DOCUMENT RESUME

ED 207 640 JC 810 558

AUTHOR Pierce, Nancy T.
TITLE A Guide to Developing Consumer Education Programs for the Elderly.
INSTITUTION New York City Technical Coll., Brooklyn. Div. of Continuing Education and Extension Services.
SPONS AGENCY Bureau of Occupational and Adult Education (DHEW/OE), Washington, D.C. Office of Consumers' Education.
PUB DATE [80]
NOTE 127p.

EDRS PRICE MF01/PC06 Plus Postage.
DESCRIPTORS *Adult Learning; Behavioral Objectives; Bibliographies; Community Colleges; *Consumer Education; Experiential Learning; *Learning Activities; *Needs Assessment; *Older Adults; *Teaching Methods; Two Year Colleges

ABSTRACT

Based upon the experiences of New York City Community College (NYCCC) in conducting community workshops in consumer education for the elderly, this manual aims to guide the consumer education teacher in determining the needs of older students, in choosing and practicing appropriate teaching methods, and in locating materials appropriate to the aging. After introductory material on NYCCC's community workshops and the purposes of the manual, Chapter I describes the functions of needs assessment in consumer education for the elderly. It then examines the assessment process used by NYCCC for its consumer workshops and suggests several approaches to needs assessment, providing instructions for a lottery exercise as an example. Chapter II focuses on setting learning objectives, suggesting specific objectives and relating the manner in which NYCCC achieved these goals. Chapter III looks at instructional approaches and methods. It covers the learning characteristics of older adults and provides examples of the traditional and experiential techniques used by NYCCC, including discussion, lecturettes, small group discussions, brainstorming, role playing and simulation, field experiences, and many combinations of these. Chapter IV discusses the use of printed materials with elderly students and provides an extensive list of resources arranged by topic. The appendix provides instructions for various class activities and includes lists of possible discussion topics. (AYC)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

ED207640

A GUIDE TO DEVELOPING CONSUMER EDUCATION PROGRAMS FOR THE ELDERLY

by Nancy T. Pierce

Community Workshops in Consumer Education for the Elderly
Division of Continuing Education and Extension Services
New York City Technical College
300 Jay Street, Brooklyn, New York 11201

This publication was supported by a grant from the U. S. Office of Consumers' Education, Department of Health, Education and Welfare. However, the opinions expressed herein do not necessarily reflect the position or policy of the U. S. Office of Consumers' Education, and no official endorsement by the U. S. Office of Consumers' Education should be inferred.

JC 810 558

"PERMISSION TO REPRODUCE THIS MATERIAL HAS BEEN GRANTED BY

Nancy T. Pierce

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

U.S. DEPARTMENT OF EDUCATION
NATIONAL INSTITUTE OF EDUCATION
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

X This document has been reproduced as received from the person or organization originating it.

☐ Minor changes have been made to improve reproduction quality.

• Points of view or opinions stated in this document do not necessarily represent official NIE position or policy.

PROJECT STAFF

Joyce Greenup, Project Director

Nancy Pierce, Manual Writer

Dr. Peter W. Oppenheimer, Coordinator of Adult Programs

NEW YORK CITY TECHNICAL COLLEGE

Dr. Ursula Schwerin, President, New York City Technical College

Dr. August A. Tuosto, Vice-President/Dean for Academic Affairs

Fannie Eisenstein, Associate Dean, Division of Continuing Education

TABLE OF CONTENTS

INTRODUCTION

I. NEEDS ASSESSMENT
Why should we bother? 1
What do we want to know? 6
One Example-How can we investigate the needs of our students? 17
Notes 24

II. SETTING LEARNING OBJECTIVES 26
Notes 35

III. TEACHING FORMAT-APPROACHES & METHODS 36
Elders as Learners 36
Approaches to Teaching in Consumer Education 37
Examples of Techniques 39
Variations on Traditional Teaching Methods 44
The Uses of Experiential Learning Techniques 49
Small groups in the classroom 51
Brainstorming in the classroom 57
Other recommended techniques 60
Role playing and simulation 61
Values clarification for elderly students 68
Field experience 69
Conclusion 75
Notes 78

IV. RESOURCES 80
Uses of Written Materials with Elderly Students
Resource List

V. APPENDIX 101

A GUIDE TO DEVELOPING CONSUMER EDUCATION PROGRAMS FOR THE ELDERLY

INTRODUCTION

The Division of Continuing Education of New York City Community College, between September, 1978 and August, 1979, conducted Community Workshops in Consumer Education for the Elderly, under a grant from the Office of Consumer Education, Office of Education, Department of Health Education and Welfare. Under this grant, two phases of consumer education were implemented:

(1) In twelve sessions held during October and November, 1978, selected older students were prepared to serve as Elder Workshop Leaders, or teachers' assistants, in consumer education for their peers;

(2) During the period from December, 1978 through the end of June, 1979, 42 two-day community workshops in consumer education for the elderly were conducted in senior citizen centers and libraries throughout New York City, in areas with concentrated populations of disadvantaged, minority older people.

The major objective of the project was to develop and test a consumer education curriculum for replication with older students throughout the nation. This manual draws on the experience of that program, both in the intensive training sessions and the field workshops.

This has not been planned as a strict teacher's guide. Based on our experience in attempting to use other manuals, we felt that a teaching outline, to be followed exactly by leaders elsewhere, would be of little use. So many regional and local variations, in the interests, background and economic and social situation of older people, affect the needs of students for information,

that much which is useful and relevant in New York City will be almost meaningless to older residents of San Diego, or Portland. Further, the curriculum is in a sense dictated by the time and scheduling of classes or workshops, and this will vary with the local situation. For instance, in New York City, public transit makes it relatively easy to arrange for older students to attend sessions from 10:30 a.m. to 3 p.m. twice a week. But in many cities and rural areas travel patterns may render such scheduling impossible, and training may have to be extended over a longer time period -- 2 hours weekly for several months, or one long day every week or two, etc. Furthermore, in our program, our objectives were always severely and inevitably limited by the time available for teaching; we never had enough time to do all we hoped, and had to depend, especially in the two-day workshops, on lectures, brief discussion, and handout materials to convey the most essential information. But other programs may have more time.

Thus, we recognize that other teachers or leaders will be faced with students with needs differing from those of the elderly of New York City, and with more or less time for teaching. We felt that describing what we actually did in New York would be less useful for replication than a guide to preparing and implementing a consumer education program, using examples from our project and others for illustration and adaptation.

We have also assumed that many of our readers will have little or no training or experience in either theory or practice of teaching adults, especially older adults. This manual aims to guide the teacher or leader in consumer education in locating materials appropriate to the aging, in determining the needs of older students, in choices and practice of a variety of teaching methods appropriate for work with the elderly. For this reason, the basic principles of teaching adults or "andragogy", "the art and science of helping adults learn"*, are reviewed, with suggestions on how it may be applied to consumer education for older students.

We also assume the teacher, or leader, in consumer education, needs a solid base of content knowledge. The best comprehensive sources of content in consumer education for the elderly are three teachers manuals, all produced under grants from the U. S. Office of Consumers' Education.

Consumer Programs for Older People: Resource Manual produced by the Institute of Gerontology, University of Michigan/Wayne State University, Ann Arbor, Michigan 48109. A brief introductory section covers teaching techniques useful for elderly students. The bulk of the manual consists of consumer education "modules". Each chapter in this section contains teaching guides and basic textual material on a variety of topics - food and nutrition, medication and drug costs, health care costs, housing, utilities, service and benefit programs, fraudulent and deceptive practices, consumer laws, complaint procedures, money management, funeral arrangements, crime prevention, legal resources, consumer advocacy. The teachers guide section of each unit includes suggested activities, media and handouts, as well as the equipment required for the lesson, and extensive bibliographies. The textual material,

* Knowles, Malcolm S., The Modern Practice of Adult Education, Association Press, N. Y., 1973, p. 38.

though designed for classroom use, appears to require a minimum 10th grade reading level, which renders it inappropriate for many older students. However, the information would be useful for the teacher.

The Senior Adult Consumer Advisory Manual was prepared by the Department of Home and Family Life/Child Development and Family Relations of Texas Tech University (Lubbock, Texas 79409), for use in training "senior adult peer advisers" in consumer matters. An initial short section contains suggestions on successful "advising", or counselling, procedures. The body of this manual is also information-oriented, consisting of extensive outlines covering the following topics: appliances, clothing, credit, deaths and burials, food, frauds, housing, insurance, health care, money management, recreation and leisure, home safety, shopping strategies, social services, and transportation. The reading level required for the material varies widely, from about 7th grade to college level, so some may be suitable for distribution to older students.

Seniors Teaching Seniors, a manual published by the N. Y. State Legislative Institute of Baruch College (17 Lexington Ave., N. Y., N. Y. 10010) contains material collected for a project designed to train older people to teach consumer education. The content, structure, and reading level are similar to that of the manual published by the University of Michigan Institute of Gerontology, including suggested teaching activities, textual materials, and bibliographies for each topic.

Because these manuals do a thorough job of covering the basic content of consumer education for older people, we have chosen to focus instead on the learning processes involved - on what the teacher needs to know about older students and on what we have learned about the choices to be made in treating the content. We have also indicated in our Resource List readily available materials for supplemental background information for teacher and students, and particular pamphlets and brochures suitable for distribution to students.*

* A limited number of packets, each containing one copy of many of the student handouts used in Community Workshops in Consumer Education, have been prepared for use by teachers. Packets may be obtained by sending a $2.00 mailing fee to: Consumer Education Program, Institute of Study for Older Adults, Division of Continuing Education, N.Y.C.C.C., 300 Jay St., Brooklyn, N.Y. 11201.

A particularly good source of information for both teachers and students in consumer education are the pamphlets of the Consumer Survival Kit, published by the Public Broadcasting Service. Each pamphlet is based on research done to prepare for one of the TV series, contains topical and comprehensive information, highlights the pertinent issues, often with articles by, or interviews with, consumer leaders and others with particular insight, and resource lists for further study. Many of the topics covered are of particular relevance to the elderly (i.e., wills and estates, nursing homes, Medicare, funeral planning, etc.). Unfortunately, the costs ($1.00 for each pamphlet) may make distribution to each student impossible, but nevertheless, we highly recommend the booklets for the teacher who wishes more information on particular topics than he or she will find in the comprehensive manuals. Ordering information is included under title headings in the Resource List.

The Consumer Education Resource Network (CERN), funded by contract with the U.S. Office of Consumer Education, is also a valuable resource for teachers and program planners for general information, program reports, and lists of materials in the field. Call them toll-free at 800-336-0223* during business hours and a bibliographic listing of the materials requested will be sent within 10 days at no charge.

* The mailing address is: 1500 Wilson Boulevard, Suite 800, Rosslyn, Virginia 22209.

This work involved the input and support of many persons. In particular, the author would like to acknowledge the contributions of the following: Fannie Eisenstein, Associate Dean, and Dr. Peter Oppenheimer, Coordinator of Adult Programs of the Division of Continuing Education; Joyce Greenup, Project Director, Community Workshops in Consumer Education for the Elderly; Frances Carbone, Frances Sillart and Virginia Hansome. The project itself would, of course, been impossible to conduct without the enthusiasm and support of our elderly students, in particular the elder workshop leaders, and numerous senior center and library staff members, and the advice and assistance of the staff of the Office of Consumer Education, especially Myrtle Bonn, Project Officer.

Nancy Pierce

Spring, 1980

1 - NEEDS ASSESSMENT IN CONSUMER EDUCATION FOR THE ELDERLY

Why should we bother? The functions of needs assessment

Consumer education is potentially a broad field of learning -- even when limited to the needs of the aging. For, if we define consumer education as helping older people learn to survive or improve the quality of life on a fixed income in an inflationary period, possible topics range from the principles of economics and leadership training for social action to tips for supermarket shopping. Early in the Community Workshops in Consumer Education of the Elderly project, we listed possible topics of immediate relevance to the daily life of the elderly in New York City, in the areas of energy, housing, income, the law and health care. The list, compiled from a brief review of existing materials, teachers' manuals, and the literature of consumerism, totalled 125 discrete subjects. This discrepancy--between the far-ranging possibilities and inevitable limits on classroom time and resources--forces us to make difficult choices of how we will direct our efforts. These choices--of content, materials and format in consumer education for the elderly - must be guided by a process which educators refer to as "needs assessment" and we might call "knowing your audience."

The conscious attempt to define student needs and interest in learning-formal or informal, direct or indirect - serves several functions in the overall curriculum design. We might think of needs assessment as though we were planning a trip. Where will we start and where will we end up? We must know, for instance, that we want to go from New York to Los Angeles before we can begin to consider how we will get there (plane, train, car, boat?) or what route we will follow. In the same sense, we must know, as well as we can, where our students are - in levels of knowledge, skills and attitudes - and where we and they feel they need to go - what they should learn - before we can plan our means of transportation, our route, and stops along the way - the learning activities, content and classroom materials of consumer education.

The needs assessment process can:

1 - provide clues and guidance to students and teachers in setting learning objectives in the areas of consumer knowledge, skills, and attitudes. Defining common areas of interest and perceived needs within a broad area, such as health care, provides both teacher and students topics which gain attention, with immediate relevance, to begin exploration of the broader subject. The process may be viewed by students and teachers as a way to find a place to start and finish the learning journey, and to suggest some possibilities for side trips along the way.

For instance, where students seek to better their relationships with their doctors, several learning objectives are suggested.

a) In the area of knowledge, to explore legal and ethical aspects of the doctor-patient relationship and to define what information should be shared-symptoms, side effects of medication, etc. - to improve the patient's health.

b) In the area of skills, to define and to practice communication skills essential to doctor-patient interaction.

c) In the areas of attitudes, to explore values and attitudes, i.e., passivity, aggressiveness, assertiveness, which detract from, or contribute to effective communication between doctor and patient.

But students will discover, through activities based on these learning objectives, other related topics of interest - medical insurance, hospital cost containment, nutrition - which can then be explored with higher degrees of motivation and attention from students than if introduced "cold" by the teacher. Thus, discussion of legal and ethical implications of the relationship may lead in various directions - to choice of health care team, legal issues in hospitalization and surgery, questions of confidentiality and consent, second opinions, billing practices and so on.

Needs assessment can also:

2- Give the teacher a picture of the student level of accomplishment in the areas of knowledge, skills and attitudes. In consumer education for the elderly, how much students know about consumer issues in health care or energy, or what they can actually do to resolve billing problems, or their level of confidence or distrust in the doctors on whom they depend, is not readily quantifiable. These insights, for many reasons, don't lend themselves to expression in terms of statistical data, in the manner of a profile of a sixth grader's achievements in mastery of reading, math, or social science concepts.

However, although the students' present abilities cannot be formally expressed in numbers (and thus quantitative measurement of progress is impossible) needs assessment can establish an "informal" baseline for evaluation. With some understanding of what students actually know and can do as consumers, teachers can find opportunities for some assessment of progress along the way or at the end of the course (known to educators as "formative" and "summative" evaluations)[1]. Where the teacher has only a fuzzy idea of what students know or do already, or a picture only of what students <u>should</u> learn, any assessment of actual progress will be difficult, probably impossible. Further, to set achievable learning objectives in consumer education, we must have some ideas of the range of possibilities for learning which exist.

Needs assessment can:

3- <u>Highlight areas of high student interest or unforeseen needs where more resources will be required</u>. Those of us who plan and conduct programs in consumer education for the elderly can never know enough about all the possible topics of concern to the aging. Our training has nearly always been in an area other than consumer education in and of itself[2]-business, economics, home economics, nutrition, or education. Even a casual needs assessment may reveal startling deficiencies in knowledge or skills, or unexpectedly high levels of student interest in a particular topic, where the teacher's resources are inadequate. A systematic, deliberate attempt to identify important topics early in the program usually provides the

time necessary to locate resources. Further, the process may warn us that traditionally significant areas of consumer education, such as consumer protection laws, are of little interest to students. But, where an important topic, such as housing law or information on nursing homes, is identified by students, we may be able to invite a lawyer, social worker or advocate to a classroom session, or to order pamphlets or magazine reprints for students.

The process of determining needs for learning also:

4- Introduces the course content to the students, sets a climate of mutual support and dialogue, and immediately involves the students in an active role. Older adults and those who work with them, in our experience, tend to view "consumer education" as irrelevant to their particular problems. But the needs assessment process, where part can be conducted directly (preferably in a group setting) with potential students, can give perspectives on possibilities for learning which the term "consumer education" doesn't imply. The importance of consumer education to the older person's daily life is thus established early, sparking motivation and interest in the student. Further, elders, often with little exposure to formal education (and most of that 4 or 5 decades earlier), tend to view themselves as unable to learn, isolated and powerless. When initially recruited, these students adopt a passive, accepting role. But, as students and teachers explore together common interests and needs, such as Medicare reimbursement or substandard housing conditions, the resulting sense of participation and group

identity helps to overcome this isolation and passivity. Thus, the needs assessment process can serve as a "head start" in actively engaging older students with the content of consumer education.

What do we want to know? Sources of information on the consumer needs of the elderly

Although some research has been done on the consumer needs of the elderly, very little deals with the particular needs of the elderly poor[3], and the relevance of this data to any specific group of older people is questionable at best. Therefore, the instructor must depend primarily on human resources for information on consumer needs - on the elderly themselves and on people who work with them - social service agency workers, especially senior center directors, caseworkers or volunteers, information and referral directors, especially those from the local area agency on aging, union professional staff, ministers, consumer affairs specialists in city and state agencies, housing, utilities or health care advocates, etc. And, since perceptions of the significance of a problem can vary greatly, we must draw information from as many perspectives as possible. For, if we depend on the felt needs of our students themselves in planning the curriculum, we may totally miss an area of potential interest and relevance thus far unknown to the students.

CONSUMER PROGRAMS FOR OLDER PEOPLE: RESOURCE MANUAL, prepared by the Institute of Gerontology of the University of Michigan, suggests the teacher try to learn the following information about a particular group of students -

1. Socio-economic background
2. Average income
3. Educational level
4. Marital status
5. Health handicaps
6. Age level[4]

However, we strongly recommend that the teacher try to learn more in detail about the situations their students encounter in everyday life, and their resources for coping which have relevance for consumer education. How many have supplemental health insurance to fill gaps in Medicare coverage? Suffer chronic illness? Eat a balanced diet? Aren't receiving benefits to which they are entitled? Have no heat or hot water in their homes or apartments? Have been victims of fraud? Buy vitamin supplements and health foods? Need home health care but can't afford to pay for it?

Also, the data gathered on consumer needs and resources should be as locally based as possible, even within a city or county. For instance, in conducting workshops in consumer education for the elderly in over 40 neighborhoods throughout New York City, we found that needs for specific information varied greatly with the housing and service delivery, socio-economic and ethnic patterns of particular neighborhoods. For example, information on cutting utility costs and guidelines for consumer complaints is vital in parts of Brooklyn's Flatbush section, where many of the elderly poor own 1- and 2- family homes. But in the South

Bronx, where most older people live in New York City Housing Authority buildings, utility costs are paid by the city and rentals are based on income rather than operating cost, so saving on utility bills is of little practical interest. Further, in New York City, there are very few suitable rental units elderly people can afford; virtually no alternatives to the present situation exist. But in other cities, suburban, and rural areas, where older people can and frequently do move to apartments, condominiums, mobile homes, residences for older people, and various other alternative housing situations, information and guidance in evaluating the available choices will be of critical interest and importance. Local patterns of transportation may also shape the daily life of older people. If only one clinic, pharmacy, or food store, is truly accessible, objectives for improving consumer behavior based on comparison of alternatives become irrelevant to the students. Some consumer needs are universal for the aging - for, say, information on Social Securtiy, or SSI, or Food Stamps. Other topics - alternative housing, or transportation utility billing problems, or nutrition labelling - may be of interest only in certain neighborhoods. Discovering as much as possible about where and how the elderly students live gives the instructor clues to avoid what will be useless or boring, and to present material of greater potential relevance.

One Example: Methods of needs assessment for community workshops in consumer education for the elderly

The needs assessment process of Community Workshops in Consumer Education for the Elderly was designed to elicit the felt needs for learning of a group of 25 older people, enrolled in a 12-week consumer education program, in three areas - knowledge, skills and attitudes. The goal of the training sessions was to prepare this group of Elder Workshop Leaders to function as "assistant teachers" with professional staff in conducting 2-day consumer workshops in senior citizen centers and libraries throughout New York City. A combination of simple, relatively unsophisticated exercises were conducted at the outset and conclusion of the program, and results guided planning the content of both the training curriculum and the subsequent two-day workshops in senior centers and libraries. Although the group trained as Elder Workshop Leaders tended to be somewhat better educated and more financially secure[5] than many other elderly residents of New York City, we found that, with only a few exceptions, their consumer concerns accurately reflected those of their needier peers.

At the first session of the training course, students were divided into groups of 7-9 and asked to list, among themselves, first - "What have you done to help an older person individually, or older people as a group, in the last year?" Students were then divided into new groups, and asked to focus, in turn, on "What are the problems of members of your center?" and "What do you feel you need to learn how to do to get along better?" Each group reported a few minutes on their collective

responses to the questions. The combined reports were used by teachers to profile the group as a whole - the values, motivation and level of present skills, the most disturbing consumer problems of their daily lives and the level of skills desired. Students named as common consumer problems:

- doctors' billing practices
- insurance to cover medical bills
- confusion about Section 8 and other rent subsidy programs
- utility billing and complaints
- gaps in benefit and entitlement programs
- distrust of lawyers
- nutrition and price-labelling practices

Students also wanted to learn:

- how to deal with the bureaucracies ("get along in the system")
- how to complain about utility billing mistakes
- how to write effective letters of complaint

An individual "paper-and pencil" exercise was also administered to gain a more complete picture of the needs of the class as a whole for information. From a survey of consumer materials and existing resource manuals, lists were prepared of all topics which might be of interest to the students, classified under the following headings: health care, economics, energy, housing and the law. From each list in turn, students were asked to choose the five topics which they, personally, most wanted to know more about, and then, to rank these in order from 1 to 5 according to their importance.[6] These written exercises together with group discussions gave the instructors a broad outline of

the group's felt needs and interests within the topics, as follows:

1) Health maintenance and preventive health care, with emphasis on preventive medicine and good health habits.

2) Food and nutrition, especially the relationship between health and nutrition in the elderly, changing eating habits of the elderly, and nutritional labelling.

3) Medical services, particularly choosing a doctor or hospital, assertiveness and participation in the doctor-patient relationship, home health care, comprehensive services, and doctors' billing practices.

In the area of <u>housing</u>, students were interested in:

1) Learning about alternatives available for the aging.

2) Clarification of landlord-tenant rights, especially with regard to New York City's complex rent control and rent stabilization laws.

3) Clarification of confusion about a bewildering variety of housing subsidies, particularly under Section 8.

In the area of <u>energy</u>, students wanted to learn about:

1) Any special services available for the elderly.

2) How to make a consumer complaint, especially regarding billing errors.

3) How to protest energy costs, and how to estimate the cost of operation of appliances.

In the area of <u>legal services</u>, surprisingly, health care and medical services again aroused the greatest interest - regarding the legal rights of patients victimized by incompetent or inadequate health care, health frauds or quacks. Not so surprisingly, students also wanted to know where to find low-cost legal help, and at the same time expressed great distrust of the legal profession.

In the area of economics or income, students were most interested in:

1) Learning about opportunities for part-time jobs - maximizing income and remaining active and useful are major forces here.

2) Clarifying confusion about benefits and entitlements programs, particularly Social Security (OASDI). Supplemental Security Income (SSI), Medicare and Medicaid.

3) Federal and State tax benefits and credits for the elderly.

4) How to deal with computer billing problems.

5) A variety of credit issues.

6) "Medigap" insurance.

At the end of the 12 training sessions, in a similar exercise, students were again asked to choose the most important topics- this time for inclusion in the workshops to be conducted in the field. From a list of topics actually covered during the training sessions, each student chose the 10 most important. Results were quite consistent with the initial assessment of needs; with some exceptions[7], students found the same topics as important after the training course as they had before. The basic outline for the content of Community Workshops in Consumer Education was modified somewhat based on this feedback, to emphasize certain areas students had consistently found important.

Senior center directors were also surveyed informally, by telephone, following the training sessions, and interviews were held with staff of two principal information and referral sources for seniors - the City Council President's Ombudsman Office and the New York City Department for the Aging. Directors were asked: 1) "In the past year, have members of your center had problems in any of the following areas - health care, housing, utilities,

legal services, or income supplements?" 2) "What procedures usually resolve these problems - i.e., referrals, phone calls, letters?" The information and referral staff were asked to describe the problems most often brought to their attention by older people.

Professional staff most often become involved where a difficult situation approaches a crisis. Thus, this informal survey of professional staff gave instructors a somewhat different perspective on the problems of the elderly. The profile of New York's aging which resulted was of elderly individuals, with few resources for coping, struggling to survive, battling bureaucracies: for health services, especially home care; for medical and income benefits (especially Medicaid and SSI); to keep utility service from being shut off arbitrarily; and to find or keep a decent inexpensive place to live, or to obtain housing subsidies. Further, the major legal problem cited was lack of <u>any</u> access to legal services for those whose income and/or resources were too high to qualify for Title 3 legal services and/or Legal Aid. Based on this profile, information was added to the workshop content already outlined: how to get help in common crisis situations - applying for Medicaid and/or home care; getting heat or other vital services restored in a rent-controlled or stabilized apartment, avoiding threatened utility disconnections for disputed bills, appealing the denial of SSI or Food Stamp benefits. The amplified outline now consisted of:

HEALTH CARE

A. Health Care Maintenance and Preventive Health Care

1. preventive medicine

2. good health habits

3. nutrition
   a. relationship between health and nutrition in the elderly
   b. changing eating habits of older people
   c. guide to good eating and dietary rules
   d. food labels
   e. health foods, vitamins and additives

B. Health and Medical Services

1. choosing and working with your doctor
   a. legal rights of patients
   b. grievance procedures
   c. second opinions in elective surgery
   d. doctor's billing practices

2. home health care
   a. all types of care
   b. reimbursement under Medicare and Medicaid
   c. where to get help

3. prescription and over-the-counter drugs
   a. side effects
   b. food and drug interactions

4. choosing a nursing home

HOUSING

A. Maintaining a decent place to live

1. tenant rights and warranty of habitability

2. rent control and rent stabilization laws

3. alternatives to get repairs -- negotiation, legal action, withholding rent, Office of Code Enforcement, etc.

4. relocation

B. Getting help with housing costs

1. Section 8

2. other subsidies -- real estate tax breaks, circuit breaker law, senior citizens' rent increase exemptions

ENERGY

A. How to make a consumer complaint, especially about

1. utility company procedures

2. public service commission

3. other sources of help

B. Conservation - estimating the cost of operation of electrical appliances

C. Protesting energy costs

1. rate structures

2. role of the Public Service Commission

INCOME

A. Applications and eligibility for Social Security, SSI, Food Stamps, Medicare and Medicaid

1. eligibility criteria
   a. eligibility criteria
   b. "means" tests - income resources
   c. benefits defined
   d. fair hearing and appeals procedures - where and when to get help

B. Part-time employment

C. Federal and State Income Taxes

D. Where to get help for credit problems

1. computer billing

2. credit counselling and debt management

E. How to evaluate supplemental health insurance ("Medigap") insurance

THE LAW

A. Finding and working with a lawyer

1. free or low-cost legal services

2. other referral sources

3. the lawyer-client relationship
   a. billing and fee schedules
   b. honesty, ethics and confidentiality

B. Wills and estate planning

1. importance of legal and tax advice

2. safe deposit box

3. letter of last instructions

The schedule of Community Workshops in Consumer Education allowed a total of 7 hours class time with each group (10:30 a.m. to 3 p.m. for two consecutive days, with an hour allowed for lunch each day). Time limits thus forced us to be even more selective in choosing content to be covered with any particular group. For this, teachers turned to directors of the senior centers in which workshops would be held, for information on members of their center, and advice on what topics would be most useful or interesting to them. Certain topics were of consistently high interest in nearly every group - all areas of health care, benefits programs and housing complaint procedures. But often workshops would focus intensively in one center on health and medical services, the law, and housing complaints, and in a different neighborhood on housing maintenance and energy issues. Thus, by the first community workshops the initial broad outline of possible content had been refined and enriched by inquiry and feedback--through oral and written individual and group exercises with elderly students themselves and those who work most closely with them--on the most

significant needs for consumer information of older people in New York City.

How can we investigate the needs of our students? Some suggested approaches to needs assessment

There are probably as many means of "knowing your audience" as there are teachers, program planners, and groups of students. The teacher or program planner can gain the most complete picture of the group's needs, interests, knowledge, skills, and attitudes by utilization of several approaches (both direct and indirect questioning) and techniques (one-on-one interviews, small group and classroom discussions).

Direct questions, in the form of a structured questionnaire to be completed by an interviewer,[8] or small group discussions, asking seniors or professionals who work with them for information about their lives and their needs are the most efficient approach where time is limited. We suggest some effort be made to ensure that the topics to be covered are uniform, and responses recorded in some manner for future reference. The format for covering the material can be whatever is feasible and convenient - older people can be asked to interview a peer and report on what was learned, or small classroom groups can brainstorm lists of questions they have about health care, or food or energy, for instance. Professionals who work with the aging can be valuable sources of insight, as they view the lives of the aging from a variety of perspectives. They are

usually responsive to either face-to-face or phone interviews.

Regardless of the format, the teacher must be aware of 2 major disadvantages of asking directly for information. Older people, like the rest of us, may be reluctant to disclose certain information, especially regarding income and related topics, either orally or in writing, and this may distort the results. Professionals who work with the elderly are also limited in their perspective - by the nature of their specialization and the types of difficulties older people typically bring to them to resolve. Again, the teacher or program planner must judge responses and perceptions carefully, and avoid depending on any one particular source of information in planning the learning experience.

Indirect methods of collecting information and insights on consumer needs and attitudes of the elderly may help to overcome these disadvantages. For, where a question or topic deals with material somehow distant from the self and the real situation, students may reveal more about their private concerns than if questioned directly on income or marital status. An excellent exercise, which also functions as an introduction to the relationship between personal values and financial decisions, is the following, in which students are asked to list individually how they would use an unexpected windfall, then discuss their choices in a group.

THE LOTTERY EXERCISE

INTRODUCTION

The main goal of this exercise is to clarify the relationship between personal values and consumer habits. Our values and beliefs determine the choices that we make as consumers. Essentially, our financial goals are a direct reflection of our personal values. Understanding the ways in which our values influence our spending habits is extremely important.

Participants examine their own values in terms of how they spend money, try to understand people whose values differ from theirs.

An additional goal is to learn to recognize and respect that different prople hold different values. Because people hold many different belief systems, they choose to spend their money in a variety of ways. It is important to avoid imposing our own values on others. Rather, we can consider alternative ways of spending money based on personal values.

GOALS:

1. To demonstrate that different people have different values and financial goals

2. To help participants understand the relationship between their personal values and their spending habits

GROUP SIZE:

Three to ten (if more than ten divide participants into two or more groups)

TIME REQUIRED:

Thirty minutes to an hour

MATERIAL UTILIZED:

1. Paper and pencil for each participant
2. Newsprint, markers and masking tape

PHYSICAL

Participants should sit either around a table or at a desk, chairs arranged in a circle

PROCESS:

1. The goals of this exercise should not be explained until the end of the exercise. The leader simply presents the exercise situation.

2. After giving paper and pencil to each participant, the leader explains the situation:

You have just won $2,500 in the state lottery. All the taxes have already been deducted from the prize money. On a piece of paper, list how you would spend the $2,500. Take into account your present financial situation. Mark beside each choice how much you would spend on that item. Your choices should be listed in order of importance to you.

3. After each person completes the task, the leader calls for volunteers to read their lists out loud. The leader may record the lists on newsprint in front of the entire group.

4. The leader asks participants to compare the similarities and differences in their lists and the personal values reflected by them.

TIPS FOR THE LEADER:

A. This exercise is to be used as an introduction to the subject of values and spending habits. The exercise should be done before any discussion of values is held to enable participants to be as spontaneous as possible.

B. The rationale for choosing the lottery is that this is "free money". Rather than being earmarked, the $2,500 is as wide open as possible to variation in spending.

C. The lists that are generated will reflect different values. A sample list may look like this:

1. Pay bills - $600
2. Pay rent - $150
3. Savings - $1250
4. Vacation - $500

In examining the priorities in this list, the person has placed a high priority on security and next on pleasure.

D. To facilitate discussion after this exercise some of the following questions could be asked:

1. Do your lists differ: How and why?
2. What values do the lists reflect?
3. How do values determine the ways people choose to spend their money?

4. What social forces determine their values?
5. What values overlap on the lists?
6. What values differ?

E. In the group discussion the leader should stress that no one set of values and consumer habits is better than any other and that all must be respected. By understanding our own values, we can better spend our money to obtain what we want and need.

Or the instructor might try asking students questions like:

If I gave you $500, what would you do with it?
List 10 things you love to do.
What is one thing you hope will be different for your children?

Or ask seniors to complete open-ended sentences, such as:

Older people should buy...
I wish I had...
Consumers should...

Ask small groups to list the problems of "your friends" or "your neighbors" or "members of your senior center."

Ask a group to profile a "typical member" of their center, or describe a usual day for this person:

How old is she?
Married, divorced or widowed?
What race or religion is she?
Where does she live?
How much income does she have, and from what source?
Does her family live nearby?
Is she healthy? What does she eat?
Where does she go when she's sick?
Where does she shop?
Does she use credit, or have a will?
What does she worry about?
What could she learn to help her "get on" better?

These devices, and variations (such as constructing a profile of the health habits, or the budget, of a typical member of the center) effectively stimulate expression of underlying

concerns, values and attitudes, as well as descriptive material useful in planning for content and skills practice.

Needs assessment, or "knowing your audience", should be a continuous process, refining and clarifying the students' and teacher's picture of consumer needs throughout the learning experience. The early picture is a flexible guide to the overall structure of the course, as students discover new questions and interests unforeseen at the beginning. Malcolm Knowles, in the Modern Practice of Adult Education[10], stresses the importance of discrimination between students' "needs" and "interests" in program planning. He defines a need for learning as the "gap" between the student's present level--of knowledge or skill--and some desired higher level needed for action or "effective performance." This higher level may be defined by the student, or teacher, or an institution; the need may not be perceived by the student. Students "interests" reflect what the students want to act on already. For instance, consumer advocates and educators might see a "need" for older people to learn about comparison shopping for "Medigap" health insurance; the elderly student may have an urgent "interest" in saving on medical bills. But the instructor can't assume that either of these objectives reflect all or even the most important needs of the students, until the class gets into the material itself. In our program, for instance, we found that initially high interest in preventive medicine and "staying healthy" consistently led our older students to feel the need for more information

about the relationship of nutrition and health in the elderly. Similarly, interest in resolving complaints about utility bills often made students curious about patterns of utility regulations and rate structures. Thus, teachers must develop both sophistication in discriminating between needs and interests, and flexibility and responsiveness in the learning situation. Starting with a student need, we should guide the group through the material to cover other needs for information revealed by the need assessment process. The insights developed by this process thus form the basis for articulation of learning objectives.

NOTES

1 - Fred Waddell, in The Elderly Consumer, cautions program planners in consumer education for the elderly, that only self-evaluation, by the older adults themselves, of progress in learning is feasible or trustworthy.

2 - Richardson, Lee, Consumer Education. A position on the State of the Art, D.H.E.W., U.S.O.E., Office of Consumers' Education, Washington, D.C. - p.21.

3 - For an interesting summary of research and papers published through 1976 see The Elderly Consumer, edited by Fred E. Waddell, available for $11.50 from Antioch College, 5829 Banneker Road, Columbia, Md. 21044. The Disadvantaged Consumer, by Alan R. Andreasen, contains insights on the buying behavior of the disadvantaged, neighborhood bound urban consumer (including of course, the elderly) and questions the suitability of traditional consumer education approaches for these groups.

4 - Prepared by Betty Andrews for Consumer Programs for Older People:Resource Manual, Institute of Gerontology, University of Michigan/Wayne State University, Ann Arbor, Michigan 48109, Karen Thomas, ed., July, 1977.

5 - i.e., Most had completed high school, had pensions to supplement Social Security income, and many owned 1 or 2 family homes.

6 - The instructor who wishes to duplicate this exercise should be aware of the following difficulties: 1) the task is difficult or impossible for many elderly students with reading or vision problems - they may be encouraged to try but the results may have to be discarded, somewhat biasing the overall figures; 2) the task can be confusing to the students and should be carefully explained as a series of simple steps-first ask students to be sure they understand each item, then ask them to choose 5 to 10 most important to them, then ask them to number them in order; 3) our elderly trainees became proficient at this task with practice and repeated explanations of the steps involved, eventually shortening the time required from 45 to 5 minutes; therefore, allow for some "practice" time; 4) items at the top of the page are most often selected; "scramble" the items on several sheets, so that all students are not presented the topics in the same order, to reduce this tendency. The list of topics used in Community Workshops in Consumer Education for the Elderly is included in the Appendix, for adaptation by others.

7 - These exceptions are of some interest - for instance, after intensive discussion of the doctor-patient relationship, the group as a whole ranked other topics previously perceived as relatively unimportant - second opinions for elective surgery, health foods, drugs, nursing homes-above choosing and working with a doctor!

8 - Questionnaires which the elderly must complete themselves tend to yield less accurate information, due to vision and reading difficulties, and confusion over the questions or format of multiple choice items; they should be avoided if possible. Mailed questionnaires, unless elaborate procedures are followed to ensure a high rate of response, are almost useless.

9 - From The Doing Book: An Experimental Approach to Consumer Education, by Tamara Bliss, Joanna Hiss, L. Scott Kamins, and Janet McIntyre, 1973, $3.50, from Consumer Resource Center, Middlesex Community College, Division of Continuing Education, Springs Road, Bedford, Mass. 01730.

10 - Association Press, New York, pp. 85-95

SETTING LEARNING OBJECTIVES

What will we aim for in consumer education for the elderly?

In any educational experience, goals and objectives always exist, whether clearly defined or not. Program planners, teachers, students all have some sense of the potential worth and ultimate hoped for result of a learning activity, which leads each to become involved. So much has been written regarding goals and objectives of educational activity that, the notes following this chapter refer to some major works in the field for use of the reader who wishes to review recent thinking on the topic. Here we focus on setting learning objectives which we find particularly relevant to consumer education for older people.

Most adult educators stress that the process of setting learning objectives should involve students and teachers jointly. But we have found that, for several reasons, only modified involvement of older people in setting learning objectives is practical. Our elderly students, many with little or no recent formal education, have adjusted to their dependent status in society by adopting a passive role in relationships to "professionals" - to senior center and social agency workers, doctors, lawyers and teachers. This passivity in the classroom, easily overcome once the student is actually engaged in learning, interferes with effective student participation in decision-making regarding what learning is desirable. Further,

where the older person's only educational experience has been the traditional - the teacher gives information, the student stores it - asking students in the initial stages of a program to decide what and how to learn stimulates counter-productive anxiety and confusion. Where time and the students' level of autonomy and previous education allow, a series of carefully planned exercises and discussions, directly involving students in deciding what consumer needs the course should aim to meet, will enrich the learning process. At minimum, the teacher should strive for a sense of participation among the older students in defining needs for learning - to introduce the possibilities of consumer education, to encourage an active role in learning, and to gain insights useful in making judgments on content and learning activities. But final decisions on learning objectives, we believe, are best left with the teacher.

The needs assessment process helps us to define the major content areas. The learning objectives should grow from our knowledge of these needs, clarifying what the student will be able to do as a result of instruction in each area. Each situation can vary so much that we cannot simply list the objectives of consumer education for the elderly. What we have found, however, is that our objectives in Community Workshops have fallen into a similar pattern in almost every topic area - health care, income housing, utilities, and the law, which has varied from workshop to workshop depending on the needs, interests and situation of particular groups of students:[1]

1) Objectives which emphasize student recognition, recall, and application of information, concepts or values to present and future situations. In this case we would aim, say, for students to be able to remember the elements of or to plan a balanced diet.

2) Objectives which emphasize knowledge of resources available to the student for resolving present and future problems. In this case, the objective of a particular session on law or health might be for the student to be able to locate, evaluate and work successfully with an appropriate lawyer, doctor or home health aide, when the need arises.

3) Objectives which emphasize developing skills to enable students to change present patterns of behavior or to act on behalf of themselves or another. Thus, students would be able to negotiate reduction of an onerous hospital or utility bill, to participate fully in medical decisions, to make informed choices regarding nursing homes or surgery, to get the landlord to fix the leak, and so on. (Although skill development is stressed as the ultimate aim, the teacher should realize the need for subordinate cognitive and affective objectives: recall, recognition and application of relevant information and awareness of the effect of values and attitudes on consumer choices and behavior.)

4) Objectives which emphasize advocacy for change in the present situation. Students would be able to press for improvements in nursing home care or organize a food and drug boycott or cooperative buying plan in their center, or testify at utility rate

hearings, or participate actively in consumer advocacy groups. To become a "change agent", in any field, requires learning in several arenas concurrently: mastery of a body of knowledge at higher cognitive levels of evaluation and synthesis, development of relatively sophisticated social and political awareness, and skills in group interaction in areas like collaboration, confrontation, conflict resolution, value and attitude change. Learning objectives and activities to enable students to fill such roles will vary considerably from those designed to prepare them to alter their own behavior.[2] A thorough assessment of students' present levels of knowledge, skills and attitudes in both consumer education and social interaction and motivation for change should provide guidance in determining the feasibility of such objectives.

We believe that learning objectives in consumer education must be set to account for several forces which influence the learning experience: what Cyril Houle[3] calls "motive", what causes the student or teacher to choose to participate; "aspiration" or the ultimate goal of the experience (to become a nurse, or financially secure, or a good cook); the schedules and resources available; the accomplishments, values and skills of learners and teachers; and the situation or context of the real world outside the classroom. For objectives should reflect what we, teachers and students, actually expect to happen as a result of a particular activity, not what "should" happen in some ideal situation, or "might" happen as a desirable side-effect.

How we conceptualize our aims -- whether we seek demonstrated change in the behavior of our students, or merely state as objectives the principles or intentions of the teacher -- is and will remain controversial in education. We tend to agree with Malcolm Knowles that learning objectives should define what the student will be able to do as a result of the experience.[4] The ultimate end of this approach to curriculum development (referred to as competency-based, criterion-referenced, or performance-based instruction) requires that the teacher specify actions which will demonstrate student achievement of the objectives. However, with Knowles, we find this extension of the concept -- that defining desired student behavior requires demonstration of acceptable performance levels -- too rigid and impractical for work with adults, especially older people.

For instance, here is an objective worthy of inclusion in a competency-based consumer education program: "The educated consumer will ignore the claims of sellers of branded pain relievers and pay 75% less for unbranded aspirin with its nearly identical efficacy."[5] This action does, in fact, reflect a significant and desirable change in the students' knowledge, values and attitudes, and can serve as a guide to the teacher in selection of content and means of presentation. Of course, we cannot actually see this happen. And since we can't follow our students to the drugstore to observe whether they buy Bayer or Brand X,[6] we can't expect that, short of a

rigorous effort at highly sophisticated evaluation, we will ever know the ultimate result of our efforts. But, if we define our objectives as answers to the question "What will the student be able to do as a result of this experience?" (in this case, buying Brand X aspirin) we are forced to clarify our intentions as teachers, and are guided in choosing content (labelling, FDA drug regulations, comparison of prices) and classroom activities. Thus, thinking about which actions by our students will reflect desirable results helps us direct our efforts toward that end, even if we can't know how successful we are.[7]

A few more "shoulds" are worth restating here as guidance in designing consumer education programs for older people. Unfortunate time constraints can create a situation in which we plan curriculum, conduct needs assessments, set learning objectives and teach almost simultaneously. So objectives should be flexible, for both the students' and teacher's perceptions of what is interesting or important to know more about will inevitably change during the learning process. We must thus be prepared to respond to unexpectedly strong interests -- in organization of food cooperatives or Food Stamps, for example -- as they arise.

Learning objectives should be conceived as "guides for action", and, as such, should state practical and achievable ends rather than ideal or theoretical goals. If we seek to state feasible objectives, then we must take into account in our planning the situation in the real world for our efforts to have any effect.

We cannot hope to lead elderly students to compare drug prices in several stores if only one pharmacy is accessible to them. Further, we must recognize inevitable limits on our means to achieve our goals. No education setting will be ideal; our time -- for teaching or for preparation -- resources, space, money for supplies are never adequate for all we hope to accomplish. Students themselves also have limits, for we cannot assume a reading level above the 4th or 5th grade. Further, the habits, values and aspirations of older people, so basic to many aspects of consumer behavior, are those of an entire lifetime, and not readily altered. Thus, though we may develop a clear and comprehensive picture of what our students want and need to learn, the process of defining feasible and practical objectives forces us to be selective.

For example, many of our students indicated an interest in preventive medicine, health maintenance, and good health habits. We could have designed a whole separate course or workshop on this topic, which would include the following learning objectives:

a) Students will eat a balanced diet.

b) Students will not take supplemental vitamins, over-the-counter or prescription drugs without a clear understanding of the purpose and justification for doing so.

c) Students will undergo screening tests for early disease detection and complete physical examinations at regular and appropriate intervals.

d) Where difficulties exist, students will seek to improve their relationship with a personal physician, or will change doctors.

e) Students will appropriately question their physician's diagnosis and treatment plans, and will make other efforts as needed to participate fully in their own care.

f) Students will seek a second opinion where elective surgery is suggested.

g) Students will change personal habits and lifestyle where possible to eliminate risks of disease.

But we had, in most cases, at most a total of two hours teaching time to cover health. We were thus forced to make difficult choices, depending on what we could learn about the particular group we were working with. In some instances the content was somewhat superficial -- we covered each topic briefly, suggesting further sources of information for those interested. Where particular needs and interests of a group seemed to indicate, we focussed on only one or two of the objectives, such as (b) - vitamins and drugs, or (f) - second opinions. Particularly where a situation presents elders with few options,[8] as in neighborhoods where the only health care accessible to them is one hospital outpatient clinic, we'd try to concentrate on objectives which complemented the situation, such as (a) - balanced diet, or (g) - elimination of risk factors, or (e) - patient participation.

Making such choices among learning objectives in consumer education is <u>not</u> an easy process -- the students' needs for consumer information in so many areas and for skills at varying levels of accomplishment seem overwhelming. Consumer education for older people, we believe, should aim simply to help elderly students learn how to survive, and how to cope better with the

problems confronting them in daily life. But, in context of these aims, possible goals for a unit on housing can still range from providing information on housing law to developing the advocacy skills to fight for more elderly housing subsidies; for a unit on the law, from how to find a lawyer to how to form a legal clinic. The teacher's role, as arbiter of what will be learned, is thus difficult and frustrating. For we have found that just providing information regarding benefit programs or housing subsidies or medical insurance arouses motivation for change in older prople. And, once the potential for action is felt by students, the lack of time and resources to help them develop skills in political and social advocacy frustrates all concerned -- teachers and learners. In Community Workshops in Consumer Education for the Elderly, we often encountered just this situation, but because of the limits of the format generally confined ourselves to goals related to retention, recall and application of information by individuals on their own or another's behalf. And, though we never felt we covered enough materials, and sensed throughout the potential for learning at higher levels, we found rewards in establishing limited objectives. For, when a student finds that the rent increase her landloard demands is illegal, or another admits "I never knew before it was OK to ask my doctor questions," that in itself is a modest revolution, and, for these individuals at least, may be just as useful as legislative advocacy or mass demonstrations.

NOTES

1 - Suggestions for varying classroom organization to meet these differing objectives are included in the next section, "Teaching Format".

2 - An excellent example of a thorough course of instruction specifically designed to prepare students for multiple new functions in an unaccustomed role is Ombudsman for Nursing Homes: Structure and Process, by Patrick D. Linnane, D.H.E.W. Pub# (OHD)78-2093, published by the Office of Human Development, Administration on Aging, U.S.D.H.E.W., Washington, D.C. 20201.

3 - See The Design of Education, Jossey-Bass, San Francisco, 1974, Chapter 5 (pp. 131-186) for an eloquent explication of these influences.

4 - See The Modern Practice of Adult Education, Association Press, N.Y. 1973, Chapter 11 (especially pages 284-288).

5 - Richardson, Lee, Consumer Education: A Position on the State of the Art, D.H.E.W., U.S.O.E., Office of Consumers' Education, Washington, D.C., 20202, 1977, p. 2.

6 - Nor would it be practical to devise a written or performance test for elderly students, to try to find out if it will or might happen. Older students tend to perform poorly in "testing" situations; physiological arousal due to anxiety and fear of failure tend to inhibit responses which would be forthcoming in a less threatening situation. On written measures we can't assume results to be reliable or valid, due to reading and visual handicaps as well as lack of familiarity and practice with testing.

7 - We can and should be imaginative and creative in finding means to ask students themselves what changes have taken place -- the "self-evaluation" recommended by Fred Waddell, in The Elderly Consumer.

8 - In such a case, given adequate student motivation and more classroom time, more far-reaching aims might also be appropriate; we might introduce students to concepts and techniques of social and political action to change the present situation of no choice, but here, we would then have to alter our statement of objectives and teaching activities to reflect a different aim.

III - TEACHING FORMAT-APPROACHES AND METHODS

The wide range of possible objectives in consumer education and the special characteristics of elderly learners require versatility and flexibility on the part of the teacher in adapting and combining a variety of teaching methods and techniques.

Elders as learners

Many professionals working with older clients, by reason of their missions as protectors or advocates for the survival needs of the aging, tend to promote adjustment to inevitable decline and dependence on others as goals of senior citizens programs.[1] The mission of the teacher of the elderly, on the other hand, is positive - to encourage growth and to nurture the ability to act on one's behalf wherever possible. We must remember, and acknowledge in our teaching styles, that the elderly have the same potential for growth as the young, but have simply lived more years. As Howard McClusky has observed, what we know from measurement of individual differences in capability means that some older people will function as well as or better than younger people in any learning situation. Further, learning skills, if used continuously, are maintained through old age.[2]

There are certain conditions under which older students tend to learn more effectively. Results of laboratory studies of learning in the elderly, though subject to distortion or misinterpretation, give the teacher some guidance in helping older people learn.[3]

a. Information should be clearly structured and where possible, activity-related, for older people often have more difficulty organizing facts before storing in their memory for later retrieval.

b. Older learners are more susceptible to interference from anxiety and from the effects of their own errors, so teachers should strive for a supportive, non-competitive and non-threatening climate and try to minimize the possibility of error in a response or task.

c. Older persons tested in laboratory settings tend to benefit from more time to study and recall information-thus learning should be self-paced.

Because of their age, older peoples' personal and consumer habits and value systems are well established, and not susceptible to radical change as a 20-or 30-or even a 40-year old's may be. But elders' background, experience in living, and capacity for mature judgement are potential assets, particularly where they can be applied to the content of consumer education. Thus, activities which encourage participation by the learner-group discussions, brainstorming, role playing, and field experience - are particularly suited for elderly learners, for they draw on the students' experience, judgment and skills.

Approaches to teaching in consumer education

The educational process with which most of us are familiar, what Paulo Freire called "banking" education, assumes the teacher as the source of knowledge, and students as passive receivers, storing up information for later application. The formal lecture/panel-question and answer format which exemplifies this approach is often appropriate in consumer education for the elderly, but other methods are more suitable for achieving some goals than

teacher-dominant modes. For our methods must be designed to achieve specific objectives, and where these call for students to internalize learning as a basis for some type of unaccustomed action, a different framework (and more time and planning) will be required. This section will focus on the uses of some non-traditional techniques, and give examples of their use, in both Community Workshops in Consumer Education for the Elderly and an exemplary project in education for low-income consumers conducted by the Consumer Resource Center of Middlesex Community College, Bedford, Massachusetts.

The traditional approach to education - the teacher giving knowledge to students, through a variety of formats (lecture, panel, film, reading, etc.)-is, in terms of time and effort, the most efficient means of transmitting information. Where basic terms and relationships must be defined, explained or clarified, or where a body of facts must be presented in an organized structure to avoid confusion, the lecture and its variations are most suitable. However, for these methods to be effective, the students must be aware of the relevance of the content, of their need for the information presented. In addition, future applications must be in a context familiar to the student. Where these conditions don't exist, the teacher must combine lectures or reading with other techniques to stimulate attention, establish relevance, and/or guide application of what is learned in daily life. Thus, Malcolm Knowles suggests, where the teacher has a choice between two techniques, we should choose that which permits most active participation.[4]

For instance, where learning objectives call for students to be able to save money on food, or drugs, or insurance, a short presentation on generic drugs, or nutrition labelling, or marketing practices of supermarkets, or common provisions of health and life insurance will usually be sufficient for students to recall and apply the information. Both students' attention and motivation to "try-out" some practices suggested may be encouraged, however, by activities which permit students to share experiences and to raise problems connected with application. Thus, even where the need for and application of information are clear, lectures should, whenever possible, be augmented by opportunity for student involvement, through structured small group discussion or questioning or brainstorming.

Examples of techniques combined in Community Workshops in Consumer Education

For transmitting content, or giving and clarifying information in consumer education for aging, there is no substitute for the traditional lecture/discussion format. We depended heavily on this method throughout the program, in both initial training sessions for Elder Workshop Leaders and in the two-day workshops in the field. However, where time allowed and learning objectives implied exploration of values and attitudes and/or application of information and skills, lectures were combined with other methods - most often small group discussion. Three sessions are described below to illustrate some of the more complex combinations of methods employed - small groups, brainstorming,

discussion and voting, and, in each case, lectures or lecturettes. (Detailed discussions of the uses of each method are included later in this chapter).

Housing - brainstorming, categorization, small groups, lecturette, discussion

The Needs: This session followed a lecture on landlord-tenant rights and responsibilities, with emphasis on provisions of the lease, and the rent stabilization and rent control laws, which affect half of the elderly tenants in New York City. The class had also had identified as a major need information on "housing alternatives for the elderly", but teachers had little insight into how such information would actually be used. Recent research by the New York City Department for the Aging had concluded that older New Yorkers truly have few choices as to where they live.[5] Further, time limits required selectivity in content and objectives to be covered for this unit.

Objectives: Learning objectives for the unit were limited by the time available and the lack of concrete information on viable housing alternatives. Teachers chose as the aims of the exercise to help students be able:

- to identify and classify the major types of housing available to the elderly poor of N.Y.C.
- to identify needs for further information on housing alternatives
- to recognize and recall appropriate resources for help and sources of information on housing for older people in N.Y.C.

Activities:

1. In a brainstorming exercise, students (as a group) listed all the places older people live in the city. Time: 10 minutes.

2. Teacher led the group in categorizing the list into four major types - subsidized rental housing, private homes and apartments, nursing homes and other health-related institutions, and rooming houses and hotels (known as "Single-Room Occupancy" or "SRO's"). Time: 5 minutes.

3. Class was divided into 4 groups, each of which chose one of the housing categories to discuss. Each group was asked to share information, to pinpoint questions and concerns, and sources of information about their topic. Time: 30 minutes.

4. Each group was allowed 10 minutes (total: 40 minutes) to report and respond to questions of other students. Issues and unanswered questions were raised, and sources of information and help were listed on the blackboard.

5. Teacher, in a 20-minute lecturette, summarized the results of the groups' work, clarifying and elaborating on the resources identified and referring to written materials for further study.

Notes for the teacher

In this particular case, teachers were faced with an appalling situation. Housing problems are one of the major threats to the quality of life, as well as constituting an enormous drain on the income, of nearly all the older people in New York City. Yet little new information is available on alternatives. Teachers chose to organize learning activities which, within the limits of time and information, encouraged students and teachers to share what had been learned from the experience of city life. Our students actually knew a great deal about how older people cope with housing problems;[6] the exercises merely helped to draw out and organize their knowledge in a form available for recall and application as needed.

We organized the exercises as an inclusive 1 hour, 15 minute segment of class time. Other instructors might want to divide the work between steps 3 & 4, or 4 & 5, permitting the groups a week either to investigate in the field, interviewing caseworkers, or housing advocates, or to read background material. Another possible approach would eliminate steps 1 & 2, asking the groups instead to investigate and report on the advantages and disadvantages of various types of housing, depending on the situation of the elderly - for the relatively healthy couple, for the single person, for the chronically frail older person, and so on.

The doctor-patient relationship - small groups, lecture with questions and answers, brainstorming, categorization, and voting

The Needs: Students had indicated high interest in topics related to choosing and working with personal physicians, especially concern over medical ethics and billing practices, and the legal rights of hospitalized patients.

Objectives:

1. To provide information and review what students already know about the ideal, cooperative doctor-patient relationship.

2. To identify areas related to the doctor-patient relationship requiring further investigation, and resources for doing so.

3. To allow for students' planning application of the information, and for assessment of the feasibility of alternatives to an unsatisfactory relationship.

Activities:

1. The topic was introduced by reviewing the interests expressed in the needs assessment, the objectives and plan for the session. The teacher emphasized that the discussion would present a picture of the ideal situation, and that opportunities to compare this with the real situation would be provided throughout. Time: 5 minutes.

2. Students were divided into three listening teams - one to pool questions on what they want more information about, one to listen for useful suggestions or information, one to listen for suggestions or information which troubles them or seems unrealistic. Time: 5 minutes.

3. Teacher lectured 60 minutes, presenting guidelines on choosing a doctor, and reviewing the basic legal rights of patients.

4. Groups pooled questions, and as they reported the questions and comments chosen, they were listed on the board. Time: 15 minutes.

5. Teacher led discussion on questions on board, clarifying confusion, elaborating where more information is required, or referring students to sources of further information. Time: 15-30 minutes.

(In our program, this unit was followed by a 1-hour lunch break.)

6. Teacher lectured 40 minutes on working with your doctor, covering effective communications and specific information patients need to know about diagnosis and treatment.

7. Students, as a group, brainstormed a list of alternatives an older person has when he or she is unhappy with their present relationship with the physician. Time: 10 minutes.

8. Teacher led students in categorizing the list of suggestions into four major alternatives -- trying to improve the relationship with the present doctor, doing nothing about the relationship, changing doctors immediately, seeking health care from other sources (such as emergency rooms and clinics). Time: 10 minutes.

9. Teacher led students in listing the consequences of each alternative. Time: 5 minutes.

10. Students voted for the alternative they would choose, confronted with the situation. Time: 2 minutes.

Notes for the teacher:

Because a great deal of concrete information, specifically designated as important to the students, was to be presented in a short time, the teacher dominated these sessions. Over half of the 3 hours was devoted to lectures on the content. But opportunities for students to share experiences and reactions to the presentation were also planned, because on this topic, as with housing, students know a great deal. People usually want to talk about their experiences with doctors, both positive and negative. Thus the lectures were conducted to elicit from the students most of the content - guidelines for choosing and working with doctors, and patients legal rights - by asking students questions like "What should we know about prescription drugs?", elaborating on their responses with further information.[7] The brainstorming, categorization and voting at the close of the session encouraged students, individually and as a group, to identify and reflect on the feasibility of alternatives, while using little class time.

Nutrition - small groups and reading

The Needs: Students had expressed a desire for information on the relationship between health and nutrition in older people, and the changing nutritional needs and eating habits of the elderly.

Objectives:
1. to introduce content on the relationship between health and nutrition in older people and the changing nutritional needs of the elderly.
2. to establish (for the instructors) the relevance and appeal of particular classroom materials on nutrition to older students.

Activities:

1. Students were divided into small groups. Each group received a different set of classroom materials, each of which covered

general nutritional information, and some information of particular relevance to the elderly. Each group was instructed to decide what of the material presented was the most important for their friends to know. Groups were allowed one hour for the task.

2. Groups were then asked to focus on what of the information important to their friends they would choose to include in a 20-minute presentation on the changing nutritional needs of the elderly. Fifteen minutes were allowed for this step.

3. Groups were asked to choose which 3 pieces of the material they had been given would be included in their presentation, and which one they would want each student to have. Groups were allowed 15 minutes for this step of the task.

4. Each group was allowed 15 minutes to report on their choices -- of information important enough to be presented to their friends, and materials to be distributed.

Notes for the Teacher: Although students had initially indicated high interest in learning about nutrition and aging, teachers had few clues from the needs assessment how students might use information, or what the class's level of nutritional knowledge was. Giving the students a variety of materials and asking them to choose the most important gave teachers a clearer picture of what was likely to be of most interest to other elderly students, as well as generating high interest in this particular group.

The exercise as presented here took 1-3/4 hours of classroom time, as it was impossible for our students to arrange for meetings between sessions. However, where this is possible, about 1¼ hours could be saved between steps 1 and 2, treating the reading and selection of important information as a "homework" assignment.

Variations on traditional teaching methods

Lectures are the most efficient oral means to present facts, to explain a complex topic, or to clear up confusion and misunderstanding, as long as students already know why they need the information and how they will use it. Short lectures (generally 20 - 40 minutes long) were the basis of much of the teaching in Community Workshops in Consumer Education, due to the limited time available to present a great deal of material. A useful

variation is the "discussion-lecturette", which uses the students' prior knowledge and experience and provides for 2-way communication not always found in the traditional formal lecture. Guidance for the use of this technique is provided in the following excerpt from The Doing Book:

Discussion-Lecturette[8]

The discussion-lecturette technique is a combination of a formal lecture and an open discussion. This method can be used for specific purposes such as defining terms and supplying basic information necessary for participants to carry out assignments and exercises. Because of some serious pitfalls, it must be used wisely and with discretion.

The formal lecture is out of place in experiential education. Most of us probably would rather not remember the number of times we have been bored by a formal speaker as we passively listened to a long presentation. The advantage of the lecture, however, is that it can get across technical or substantial content information. When the leader needs to communicate such information, we recommend using the lecturette which is a shortened form of the lecture. Try to keep an eye contact with your participants in order to notice when and if they cease to be interested and stop listening.

The lecturette will be successful, however, only if it is combined with a discussion. The purpose of the discussion is to actively involve the participants in their own learning. Rather than asking your group members to passively listen, encourage them to join in the lecturette by voicing their opinions. As you present your material, try to elicit from the group as much information as possible. For example, you may begin a lecturette by asking simple questions such as "What is credit?". After a few members have responded, you may use their answers to launch into a brief presentation of the different forms of credit. Throughout your discussion, you should ask for participants to give their opinions or any examples they may feel are relevant. In this way, participants will listen to you and to each other more attentively.

In addition, the discussion-lecturette technique can avoid the leader-as-expert-syndrome. By asking for information from your group members as you present your material, you are able to shift the emphasis of learning from you to the participants. In addition, by constantly making use of the group's reactions, you will be able to recognize more clearly the level of knowledge amidst your members and can adjust your presentation accordingly.

The discussion-lecturette can be useful in involving students in presentation of content in consumer education. But where learning is to be the basis for radical change in long-held habits, values and attitudes, practice in new and untried skills, including higher level cognitive skills (i.e. evaluation and synthesis), information-giving alone will be inadequate. Earlier, we included examples of lessons actually conducted in our program which combined various techniques with lecture-style presentation to achieve varied objectives. Here we suggest some alternative combinations of techniques which might be employed in covering the material on the doctor-patient relationship. The lesson on this topic presented earlier in this chapter was time-limited and thus flawed by lecture periods which were too long (60 minutes and 40 minutes). That lesson was inadequate to achieve what we felt the ultimate objectives should be, that is:

In the area of knowledge:
Students will be able to recall and apply as appropriate information on their legal rights as patients, on ethical issues, on information patients should have available to them, and on health care resources available to the layman.

In the area of skills:
Students will be able to communicate effectively with their doctors.

In the area of values and attitudes:
Student will alter their concept of the proper patient role from dependence and passivity to cooperative, responsible partnership.

Lectures and discussion cannot accomplish the last two objectives; clearly, other techniques will be required for dramatic change in behavior and attitudes. Students must have opportunities to examine and reflect on values and attitudes in the doctor-patient relationship, to learn and practice the new communication skills

required. What is suggested here to achieve such objectives is the approach of "experiential learning" or "learning by doing", which helps students learn from their own or others' lives, structuring activities to encourage reflection on values and attitudes, and to permit practice of new ways of acting. In the example given, improving the doctor-patient relationship, some alternative examples for organizing the unit using both traditional and experiential methods follow; we assume the teacher wishes, at minimum, to present content which requires one hour lecture time.

1. Lecture and discussion
   The teacher lectures for one hour, covering basic information on medical ethics, health histories and records, billing practices, patients' legal rights, etc. and allows time for student questions. Minimum time required: One hour - 15 minutes. The lecture, of course, can only achieve the recall and recognition of information, and thus is limited in its usefulness. Further, the 60-minute lecture runs the risk of putting the students to sleep, and is better broken up by allowing for student questions every few minutes.

2. Lecture and small group discussions
   In this case, the teacher would introduce and interrupt the lecture segments with group exercises. An introductory "problem census" would ask students, in small groups, to list common problems. As groups in turn name problems identified, teacher lectures on each, allowing for student questions throughout. Time required for lectures, problem census and questions: 1½ hours. Students could also be asked to pool questions and reactions in small groups following the lecture, such as "what did you want to know more about?" or "what suggestions did you like?" or "how did you feel about what we covered today?". Time required for lecture, problem census and pooling questions: 1 hour, 45 minutes. The lecture could be preceded or followed by 10 minutes of brainstorming, listing problems, or alternative health care resources. Or, following the lecture, groups could be asked to share their feelings about some of the suggested changes, or the feasibility of changing doctors.

   Each additional exercise suggested gives the students more opportunity to examine what the information means to them,

and how it might be applied, but requires more time (generally at least ½ hour for a simple task) for group discussion and reporting results.

3. Lecture and field experience or individual assignments
The teacher combines the lecture with a field experience. Following the lecture and questions, the teacher distributes "doctor rating" sheets[9] asking students individually to assess their relationships with their doctor (or students, as a group, list the standards to be used, based on information in the lecture). At the next session, students (as a class or again in small groups) compare ratings, identify areas where improvement is possible, and might even plan for such changes as individuals (i.e., "I will ask more questions about my prescriptions" or I'll find out about other doctors in my neighborhood", etc.). Another "homework" assignment might be used as preparation for the lecture; students interview a friend or neighbor about their problems with doctors, pooling the results as an introduction to the topic. Assignments such as these bring the "real world" into the classroom; students' and their peers' relations with the doctors who treat them are tied to the material of the lecture. However, time must be allowed during the class period for assessment and reflection on such experiences and clarification of confusion which may arise. Thus, even these "outside" assignments require at least 1/2 hour additional class time.

4. Reading, small group exercises, and student reports
The teacher lectures very little. Instead students are divided into groups which will report to their peers on selected topics. Each group is given written background material on a particular aspect of the topic, such as sources of information about doctors, or legal/ethical issues, or what patients should know about their diagnosis and treatment, and asked to prepare a 20 minute report for the next session. Students may ask questions of reporters as they would the teacher, and the teacher allows time to amplify, add to and summarize the students' reports. This exercise assures students' interest, participation and attention, and the relevance of the material presented, but probably will be effective only with groups of older students with a fairly high reading level (10th grade and over) who have been together for some time. Also, a minimum of 2 1/2 hours class time will be required minimum for students to plan in groups (30 minutes at each session), one hour for 3 reports, 15 minutes for student questions, 15 minutes for teacher follow-up and summary.

5. Role-Playing
The teacher combines any of the techniques above - which serve primarily to transmit basic information, guide application, and encourage recognition of attitudes affecting relationships with doctors - with a role-playing exercise to provide demonstration and practice of communications skills. Role-playing

requires skill and advance planning on the part of the teacher, and a great deal of class time - at least 45 minutes for preparation of the players and audience, the role-play itself, "de-roling" the players, and audience feedback and discussion. One exercise cannot dramatically improve students' communications skills, but can help them recognize their own strengths and weaknesses. Guided practice, over a period of time, similar to drills for learning physical skills, can be effective in this area. Unless this can be provided for, it may be necessary to alter the stated objectives.

The uses of experiential learning techniques

Most of the exercises suggested above have a dual purpose -- to build self-confidence and communication skills as well as to encourage students' internalization of information. After all, elderly students may never before have been asked to exercise judgment, perform such tasks, or practice new ways of doing things in a classroom setting. So extra effort must be made to overcome their passivity and unfamiliarity with such teaching methods. Asking adults, especially the aging, to examine their feelings and behavior can be risky and threatening. Clearly, more time and planning, differential teacher skills, and perhaps a different classroom or schedule are necessary. Where this is not feasible, because of lack of time or resources, then we must change the learning objectives to reflect this.

Whether we send our students outside to learn or try to bring the real world into the classroom, some factors of risk are involved, for teachers and students. Ordinary experience, even in our relatively limited consumer roles, is not readily codified or controlled -- the student assigned to interview the pharmacist or supermarket manager on pricing policies may be greeted hostilely or

hastily "brushed off', or may find the legal aid lawyer too busy to answer questions. Thus, although the teacher cannot possibly control "real life", we are obliged to our students to try to recognize and account for potential problems, to set up tasks and situations insofar as possible to assure success. We must be clear and careful in explaining the steps involved, and provide for practice when possible. Thus, students writing letters of complaint should have available to them all the necessary information and, if possible, several samples. Students assigned to interviews should have guidance in requesting and conducting an interview, suggested questions, and a chance, if necessary, to practice with each other. Small discussion groups in the classroom should have definite tasks assigned rather than vague directions.

Particularly where an experience may be psychologically threatening, as a field trip to observe a nursing home, we must assess and talk with the students about their readiness for the experience; often, candid discussion of their fears will be enough to minimize the problems encountered. Often, these assignments may be designed to set some psychological "distance" from the self - as when students investigate the problems of their peers, or analyze the health risks in the lifestyle of "typical" members of their center, rather than their own.

Another pitfall of these experiential techniques is teacher dependence on 1 or 2 particular methods. The use of only small group discussion, or only field experiences, can limit learning

for students as much and drive them away from class as fast as a course of only lectures or panels and discussion or questions and answers. Try to be flexible and versatile, combining techniques to provide a variety of learning activities appropriate to the particular group of students and learning objectives.

Small groups in the classroom

Several examples of the use of small groups were included in the lessons described earlier in this chapter. Four subgroups pooled information, questions, and sources of information about private and subsidized rental housing, nursing homes and other institutions, and rooming houses in New York City, which they reported to the class. Three "listening teams" pooled questions and comments on lecturettes on choosing a doctor and the legal rights of patients. Short reports (15 minutes each) were prepared by groups of students using classroom materials on changing nutritional needs of older people. Suggested tasks for classroom groups also included a "problem census" (listing common difficulties older people have with doctors), and evaluation of the feasibility of changing doctors. More examples could in fact be included, because small groups, properly utilized, can be assigned tasks which accomplish so many varied objectives. J. R. Kidd, in How Adults Learn, refers to a continuum of functions in the classroom,[10] from intellectual, task-oriented groups to groups seeking understanding and free expression of feelings. The potential orientations of classroom groups then run from rational decision-making to an emphasis on free expression of emotions, intimacy and trust.

Generally, small groups can be used to encourage or allow for wide participation by students in discussion, as an alternative to the usual question/answer period following a lecture or panel discussion. In this case, with speakers, groups can serve to:

- screen out irrelevant questions or comments, by choosing the one or two most important questions;
- identify important problems and issues raised by the session, and/or possible uses of the information provided;
- provide feedback for the speaker, by requesting clarification or elaboration of particular points, or pointing out areas of agreement or disagreement;

Small groups can also be organized to:

- identify common concerns of members regarding a particular issue, for discussion or investigation;
- share and pool information and/or opinions about a particular topic or issue;
- explore application of newly acquired knowledge;
- identify and develop solutions to problems;
- investigate a particular topic and report back to the larger group;
- practice particular communications skills.

An added benefit to the use of small groups is the increased social interaction and mutual support which results from the involvement of students working together. Certain tasks, which might seem overwhelming to the individual, are undertaken enthusiastically by groups. This excerpt from The Doing Book[11] covers the basic principles and the "logistics" of setting up small groups:

Subgroups

A subgroup is simply a smaller division of any group no matter what its size. In our approach, these small groups are the heart of the education process.

Use of the subgroup has a number of advantages. First, it enables wide participation. In a large group, the more aggressive participants tend to "hog floor time" and make most of the inputs. In smaller groups, the more withdrawn members have a greater chance to speak. Quiet members will feel more comfortable about sharing their knowledge and asking pertinent questions. Secondly, intimacy is greatly enhanced through the use of the small group. It is more difficult for intimacy to develop in a large group of thirty than in a group of six. The closer participants feel to one another, the more likely they are to share their personal thoughts and experiences. As a result, group work becomes more efficient, problems are solved faster and everybody tends to learn more.

Setting up subgroups

Let's assume that you have twenty-five participants whom you are going to divide into five groups, A,B,C,D and E. If the participants do not know each other, simply ask them to form groups of five. When possible, encourage participants to form subgroups that are mixed by age, sex, cultural background, etc. If you want to be more structured, divide the participants into subgroups prior to the first session. . . . In either case, the more heterogeneous the group is, the more varied its resources will be.

If some of the participants know each other, ask people to form mixed subgroups. Simply suggest that members join groups with people they do not know or have not worked with. By forming subgroups composed of individuals from a wide variety of organizations, you give participants an opportunity to learn about other community resources. . . . In general, the more mixed the group membership the better.

How big is a small group?

For our purposes, the ideal number for a subgroup is five to seven. A group smaller than five includes fewer points of view as well as less variety and less resources. When the group reaches ten and over, cross talk prevails, sub-issues sidetrack participants from the goals and the quieter members get lost in the crowd. A group of five to seven members is small enough to encourage a sense of intimacy which, in turn, encourages participation.

It is a good idea to make your subgroups as even in number as possible. If you have twenty people, you should have four groups of five; if twenty-one participants, you should have three groups of five and one of six, and so on. Equal numbers make things easier to manage. The groups will have an equal number of resources and will tend to use the same amount of time for completing their tasks.

The shape of space

The physical shape of your group is important. You will want members of the subgroups to sit in a circle. The circle arrangement places no one person at the head of the group and enables all members to see each other. This will encourage interaction and increase spontaneity. If it was good enough for King Arthur...

The space between groups is important, too. Since subgroups will probably be meeting in the same room, each group must have enough space in which to work. Have the groups pull away from each other as much as they can. This will give the subgroups a sense of privacy and separateness which will enhance their "pulling into themselves" to work on their tasks.

Setting the atmosphere

A comfortable atmosphere at the beginning of the workshop series or session is extremely important. The leader plays a major role in setting the tone for the session. Begin by informally greeting the participants as they enter. The more open, friendly and relaxed you appear, the more comfortable your participants will feel. Ask participants to fill out name tags which they are to wear throughout the session. In addition, you may wish to provide coffee and refreshments to make participants feel more at home. For the most part, your members will be in a new situation where they are meeting new people. This combination is usually accompanied by a high anxiety level. Therefore, it is helpful to take a few minutes to allow people to get settled and have some coffee.

After this brief period, you may begin the workshop by introducing yourself and the organization you work for or the group you represent. Presenting a brief outline of the workshop series or session and your own objectives is recommended. Although participants may not be listening very keenly at this point because they are anxious, they would like to hear a brief summary of what to expect. Once again, the more relaxed and friendly you appear, the easier your participants will feel.

Beginning the subgroups

Before starting their exercises, participants may introduce themselves to one another quickly. At this point the leader can suggest a simple "Getting Acquainted" exercise in which members are asked to share their names and the names of the organizations or communities from which they come. . . .

In the beginning, let the same subgroups deal with at least two or three exercises. Later on, you may wish to rearrange subgroups to enable members to become acquainted with a wide variety of people. Maintaining constant subgroups at the start enables participants to develop an initial sense of trust and intimacy.

The leader as facilitator

Once the members have formed subgroups and have become acquainted, the leader is to give clear and explicit directions for an exercise. Before you actually begin your instructions, it is helpful to let the participants know how much time they have to complete each task.

After the groups begin to work on their task, you may want to visit each group to see that the directions are clearly understood. Some groups may be in a quandary over a point which you can help to clarify. In some cases, if one or two members of a subgroup are the major talkers, you may want to encourage wider participation. Sometimes, subgroups may wander off the point. Your job then is to steer them back in the right direction. Also, you can play the role of an order keeper to prevent cross talking within the subgroups if it appears. This must be done with diplomacy and discretion, of course. Remember that you are a facilitator and not a drill instructor.

As you move from group to group, you must be careful not to encourage dependency on your presence. Your job is by no means to do the work of the group. You are simply to help the process go as smoothly as possible by clarifying points and encouraging wide participation. Do not hesitate to move freely from group to group but interject only when you feel it appropriate.

When there are more than twenty participants, it is very helpful for two people to work as co-leaders. In fact, co-leaders are helpful even in smaller groups. While one team member leads an exercise, his co-leader can focus his attention on the reactions of the participants. If he sees that they are puzzled or confused, he can help clarify the directions. Secondly, he may be able to add some points that the other leader has overlooked. Co-leaders can give each other support and valuable feedback on their leadership style. Co-leaders will need time prior to the workshop to plan how they want to divide the different leadership roles.

A note on time

Subgroups are usually allotted a specific length of time to complete their tasks. As the time runs out, the leader should notify the participants. A simple "two minutes left, try to wrap it up" from the front of the room will do. If you announce that the time is running out and you are pelted with tomatoes, participants are telling you that they want more time. You may add a few minutes to the exercise in this case. Flexibility extends to the timing of exercises as well as the content. By the same token, in a twenty-minute discussion if they are through talking after only five minutes has elapsed, you might want to cut the exercise. You may use the extra time you gain for some other subject the group finds more useful.

Group sharing

In most cases, the work of the subgroups should be shared with the large group. This gives the whole group the benefit of the work of each of its segments as well as a sense of accomplishment. During the sharing, subgroups are able to exchange information and knowledge gained while doing the exercise.

The sharing may be conducted in a variety of ways. The usual method is for a reporter from each subgroup to summarize the activities of his group in front of the large group. Reporters may speak informally from their subgroup circles. In some exercises, participants are asked to list their ideas on newsprint sheets. In this case, reporters can present their newsprint in front of the room. Ask them to post their sheets next to each other so they can be seen clearly.

Another method of sharing is the use of a fishbowl. Here, representatives from each subgroup meet in an inner circle for a general discussion while the rest of the participants observe in an outer circle. The members of the outer circle can participate only after the representatives have had adequate time to share their ideas.

If each subgroup is to report out to the large group at the end of an exercise, it is a good idea to ask each subgroup to choose a recorder. The recorder's job is to take notes during the exercise and to pass on his information to the reporter who will speak during the large group sharing. It is usually recommended that the recorder and the reporter be two different people to allow as much participation as possible.

The leader's role during the sharing is once again facilitative. If a reporter is having trouble explaining his notes or is unclear, the leader should step in to give him a hand. As soon as things are cleared up, the leader should step back and let the reporter take over again. When each reporter has finished, the leader should ask if anyone has any questions. If not, he should sum up what has been said and ask for the next group to report out.

After all groups have reported out, the leader should summarize and clarify what has been said. In the case of newsprint, when the lists are placed visibly close to each other in the front of the room, they are fairly easy to compare and contrast.

Because small groups have so many classroom uses, and students generally respond positively to the experience, we may tend to depend on these exercises too heavily. Try to use groups only:

When the learning objectives may be furthered by opportunities for reflection, expression, and sharing of information and opinions, or identification of interests, values and attitudes; or planning and exploring application of information;

Where the necessary information to perform a task has already been provided or is accessible to the group (if this is not the case, if the group need more facts, or clarification and elaboration, another technique -- probably lecture or reading - will be more appropriate);

Where the task or objective of the group may be defined clearly, and may be fitted into the total context of the learning experience;

Where adequate time is allowed for the groups' to report or share their results or product, and to tie the groups' work to the learning objectives.

Brainstorming in the classroom

Brainstorming exercises are one of the most efficient and effective devices the teacher has to elicit information from a large group of students in a short time. In Community Workshops in Consumer Education for the Elderly, we used brainstorming most frequently to identify or to introduce topics for discussion, or for quick assessments of what our students knew, and how they felt about particular issues. In the sessions described earlier, for instance, brainstorming helped students to list rapidly the kinds of housing available to older people, and alternatives elderly patients have when they're unhappy with their doctors. There are other potential classroom uses for brainstorming, however, described in another excerpt from The Doing Book:[12]

Brainstorming

Brainstorming is a creative technique for problem solving. Very simply, it is a way of generating as many associations as possible around one specific topic within a limited amount of time.

This method can be used in various situations in both the large and small groups.

If used as an opening exercise, brainstorming can help your participants to identify topics they are most interested in discussing. If a group becomes bogged down, this method can generate ideas for immediate and future direction. For instance, in one . . . exercise, participants are asked to form teams to interview businessmen in the community. Their task is to find out what businessmen feel are their major problems with consumers. Let's say the members are stumped on what questions to ask the businessmen. The leader can suggest spontaneously that the group brainstorm the question, "What problems do businessmen have with consumers?" During the next three minutes the participants name out loud all the businessmen's problems that they can think of. A recorder lists the responses on newsprint. The group may suggest the following ideas: dishonesty, shoplifting, "bad" checks, fickle tastes, failure to pay bills, impoliteness, carelessness, vandalism, manhandling merchandise, etc.

After the brainstorm, the participants may find it helpful to categorize their ideas. For example, the above list could be divided into two categories:

Major problems	Minor problems
dishonesty	impoliteness
shoplifting	carelessness
"bad" checks	fickle tastes
vandalism	manhandling merchandise
failure to pay bills	

In introducing "brainstorming" you should try to be as brief as possible. If you engage in a lengthy presentation of the method, you will discourage spontaneity. Simply discuss briefly the rules as explained below and launch into the exercise. Three to five minutes to brainstorm on any given topic is usually sufficient.

There are three rules or principles to remember when brainstorming:

1. Blue Skies: Participants are to stretch their imaginations as much as possible. Their suggestions need not be practical; no idea is unimportant or irrelevant.

2. Hitch-Hike: Group members are to build on each other's ideas. One idea often triggers off another that is even better.

3. Don't Knock It: Criticism inhibits participation because it discourages people from adding ideas. No ideas should be criticized or evaluated during the brainstorm for any reason.

We advise a "practice" topic the first time brainstorming is used with a particular group, to permit students to see how it works using a familiar subject. The teacher should explain the rules, and set a time limit (3-5 minutes should be enough, but the first time, a minute more may be required). Choose a simple question, like "What can you do on a Saturday?", or "Where do people eat lunch?", give one or two examples, and record the responses on a blackboard or newsprint. It is important for the entire group to be able to view the responses, both as they are written and during discussion or categorization. The teacher's role during brainstorming should be primarily to enforce the prohibition on criticism ("Don't Knock It"), to encourage spontaneity and creativity ("Blue Skies" and "Hitch-Hike"), and to record responses as rapidly as possible.

Brainstorming should always be combined with some further "organizing" discussion for the exercise to have any meaning for the students. The easiest and quickest we have found is the categorization described above; in the exercise on working with doctors a combination of lecture, brainstorming, categorization, and "voting"[13] led students to assess, as a group, the feasibility of changing relationships and/or of changing doctors when unhappy with a particular physician. Similarly, types of housing for the elderly were classified in broad categories, then extensively discussed by students and the instructor; the brainstorming exercise was actually the basis for the classroom activities which followed.

Once students have participated in brainstorming, the teacher will find it an extremely fast way to involve the group in listing and summarizing:

- to identify common problems in particular areas (What do older people go to lawyers about?) and topics for further study (What interests older people about food? What do you want to know more about?);
- to identify alternatives to the current situation (What can older people do about their food bills?);
- to list possible application of newly acquired knowledge or skills (What should older people go to lawyers for?).

Brainstorming is clearly inappropriate, however, for transmitting knowledge from teacher to student. Further, if there is enough time, group exercises are usually preferable to identify issues, provide feedback for teachers, practice communications skills, etc; because small group tasks and role playing encourage student involvement in exploring uses of information, assessing alternatives, and practicing new skills. The brainstorming exercise, on the other hand, is a quick and valuable means to identify and introduce problems and issues, to summarize and assess results of discussion, or to move a group bogged down in discussion off dead center.

Other recommended techniques

In our program there was little or no classroom time available to develop our students" abilities to act on their own or another's behalf, or to advocate for change. These time constraints limited our goals in teaching to cognitive objectives -- recognition and recall of pertinent information and knowledge of helpful resources -- and we were unable to utilize the methods

described in this section. But we believe that many users of this guide will have the opportunity to work with the same class over longer periods of time than we had available to us. The techniques discussed here are well-suited to the practice of new skills, the application of new knowledge, and to exploration of habits, values and attitudes inherent in many consumer situations affecting older people. Because we believe teachers should consider seriously inclusion of role playing, simulation, values clarification, and field experiences in programs of consumer education for older people, this section includes guidelines for use of these methods, and some suggestions for their adaptation to appropriate content.

Role playing and simulation

Exercises in role playing and simulation (which is usually just a highly complex role play) put students into a situation within the classroom requiring some action or the use of some skills by the student. This situation is designed (1) to simulate a real problem of concern to the group, generally involving conflict resolution, and (2) to provide as little risk or threat for the actors as possible. The goal is for the student to "try out" various new ways to act, with a chance to correct mistakes. In a role play, two or three "actors" take parts defined in advance, working out a given situation before an audience of the rest of the class. Following are general guidelines for the use of role playing.[14]

Role playing[15]

[The] goal is to recreate consumer situations within the confines of the workshop. Once these situations are recreated, they can be examined closely to enable us to cope more effectively as consumers in our "real lives". Role playing is essentially play acting without a script. In play acting, all actors are given complete scripts which they memorize. In role playing, players are to improvise their own script as they go along. The parts of a role play consist of a summary of each player's role as well as a brief description of the situation to be enacted.

The situation

All role plays begin with a situation which is a summary of the plot of the scene to be played. The leader reads the situation to all participants before the scene actually begins. . . . The situation is relatively simple. We know who wants to do what and where and for what reason. This is all the group members need to know.

The roles

The role players, however, need more information; they need brief explanations of their roles. Each should be written on an index card and handed to each player separately before the scene begins. It is important that players do not see each other's cards. The leader should go over the cards with each player to make sure they fully understand their roles. The leader may answer any questions about the roles as well as offer support to the actors at this point if necessary.

Players should be encouraged to enjoy their roles, and even to overact in order to make a point. Actors may improvise and interpret their parts as they see fit. For this reason, role descriptions are not presented as a script. Instead, they are merely brief explanations of the concerns and motivations of each player. . . . Conflicts between the parts, . . . which are essential to role playing, create the substance for the scene's plot . . . The players are to try to resolve these conflicts as they act out the scene.

The audience's role

Members of the audience also take on roles and become observers. They are to watch the dynamics of the role play by noticing which issues are discussed, which decisions are made as well as which reactions occur. As members of the audience observe, they are to put themselves in the positions of the different players. Encourage them to consider how they would act if they were the role players themselves.

The action and de-roling

At this point the scene is set. The leader asks the players to come to the front of the room. The situation is read out loud to the entire group and the audience is ready to observe the drama unfold. The action . . . [continues to a] point before the action is actually dead, [when] the leader calls "CUT!" and stops the scene. Action is cut before the scene ends naturally for two main reasons. First, while interest is still high, you continue to have the attention of the audience. Secondly, you want the players to be feeling their roles when you de-role them.

After you stop the action thank the players and begin to de-role. De-roling is similar to an interviewing process in which the leader asks questions of the players. Some of the following questions may be asked:

How did you feel about your role?

Did your role fit you well?

Have you been in similar situations before?

Would you have acted differently in real life?

This interviewing helps the players summarize what they have learned in the role play. This process also helps players apply what they have learned when they encounter a similar situation. . . . The de-roling process is an important part of the role play technique. If the leader does not interview the actors at the end of the scene, the players may remain in their roles. Let's say that [2 players] were at odds during the role play . . . If the players weren't de-roled at the end of the role play, the two players could possibly bear real life resentment toward each other even though the role play had ended. This situation occurs quite frequently. But, it is usually handled well if the players are all interviewed at the end of the scene. In effect, the interview helps the players drop their roles and return to themselves.

Audience feedback

After the players have been interviewed and de-roled the audience is asked for feedback about the role play. Audience members are not to engage in criticism of the acting ability of the role players. Rather, they should give feedback about the issues that were raised as a result of the action in the role play itself. . . . They might want to say how they would have felt if they had played a particular role. In any case, the point of audience feedback is to generate data taken from observations of the role play to lead into a group discussion of the issues at hand.

General discussion

The audience's feedback should lead into a general discussion on the consumer content of the particular role play. For instance, when the role play is used to demonstrate "bait and switch" advertising, out of the discussion could come an explanation of the law which declares such practices illegal. . . . At the end of the discussion, you may wish to summarize the content of the particular consumer issue and the major learning gained.

To illustrate how role playing can be integrated with other classroom activities, we present another case, more typical for older people. In the 2-day workshops in the field for our project, we were generally limited to one hour or less to deal with housing problems. In this period, we elicited from the class the major alternatives tenants have to get landlords to make repairs, most often using the case of a broken-down apartment house boiler, a problem all too common in New York City. Students themselves named various options (calling the Office of Code Enforcement, complaints in Housing Court, etc.). Each suggestion was listed on the blackboard, and followed by a short lecture particularly aimed at clarifying confusion around New York City's maze of housing laws, courts, commissions and agencies. If we had had time, we would have provided practice in application of the newly acquired knowledge with the following role play:

The Roles:

Mrs. S: You have lived 35 years in a two-bedroom walkup on the fifth floor of a six-story building in this neighborhood, for which you now pay $137.50 a month. Since your husband died six months ago, you've stayed on alone in the apartment. Your daughter and son-in-law have been

trying to get you to move in with your sister in Rego Park because it's closer to them, but you don't get on that well with her, and you wantto stay in the old neighborhood where your friends are and you know the stores. But now the heat has been off for two days, you have no hot water, and the landlord doesn't answer your phone calls. You decide to go to his office to talk to him about the boiler.

Mr. P: You've owned the building where Mrs. S. lives for 10 years. You bought it first as a tax shelter and have been pleased with it up to last year. But now you know there are a lot of repairs needed, and you've heard the boiler is broken again. It will cost $3000 for a new furnace and hot water heater, but you aren't sure you want to do it at all. Lately, with heat and electric bills going through the roof and some of the new tenants complaining a lot more, you've been thinking of selling the building next year, when you might get a better price. Because of the cost and wanting to get rid of the building, you haven't decided what to do about the boiler this time. Mrs. S. has been a good tenant, paying her rent on time and not complaining much, but you've been hoping she'd move so you can get a higher rent for her apartment. So when she shows up unexpectedly at your office, you hope you can talk her into leaving.

The "audience" of students can be asked to observe any or all of several aspects of the scene -- how Mrs. S. and Mr. P. react to each other's statements, what alternative tactics might help them achieve their goals, what the legal situation is, etc. The role play should be stopped when the negotiating positions of each party have been fairly well-established, but before any conclusions are reached. After debriefing, the players and other students can discuss Mrs. S.'s other options (legal action, withholding rent, moving out) and their possible consequences; other approaches Mrs. S. might have made to Mr. P. (personal letter, letter from lawyer, complaint to city agencies) and their likely consequences; and information or resources (tenant groups, city agencies, legal aid) Mrs. S. might call on for help.

This particular case was greatly simplified; more elements than the questions of the heat repair and whether the tenent would remain could be added, depending on the time available. For instance, the apartment could be rent-controlled, or Mrs. S. could have nowhere else to go, or a third role (caseworker, lawyer, tenant organization worker) could be added to the situation.

Role playing has many applications in consumer education for the elderly, because so much consumer behavior involves one-to-one

relationships. Many adaptations of the basic situation may occur: door-to-door salesman/confused widow; busy doctor/timid patient; slow-witted clerk/frustrated consumer; hostile pharmacist/meek customer; and so on. Role playing offers an opportunity to direct students' attention to the observation and practice of new and untried skills often necessary to improve consumer behavior - questioning and challenging doctors, lawyers, insurance agents, pharmacists, etc.

Simulation generally involves the entire group in a more complex situation, usually with some degree of conflict and/or competition "built in", and requiring a higher degree of interaction. The ultimate goal of simulation games is to organize the "chaos" of real experience, by involving students in a reality-based classroom situation, and by providing the opportunity to generalize principles for action from the experience. Because of their complexity and time-consuming requirement, we suggest simulations be employed only where specific learning objectives involving understanding the functions of values and attitudes, or group interaction are to be achieved.

The appendix to this manual includes "Debunkerville", a "fishbowl" simulation game designed "to develop empathy for other people's values" and "to understand the relationship between group identity and personal values."[16] The situation created is not particularly suited to the content of consumer education nor to the needs of the elderly. But the exercise provides a clear model for creation of other simulations for specific

learning objectives. For instance, where social action to improve housing conditions for the elderly was the ultimate goal, a simulation of a hearing on proposed rent increases or construction of a housing development could illuminate the interest and values of landlords, tenants, bankers, builders, realtors and other groups.

Either role playing or simulation exercises may be used in meeting the same objectives, and both are subject to the same restrictions:

- When the learning objectives of the unit imply activities which help students
  - to practice skills, especially interpersonal skills, in a relatively "safe" situation
  - to gain insight into how values and attitudes affect consumer behavior
  - to practice application of what is learned
  - to develop empathy for others in common situations where conflict is implicit

- Where the experience can be related to the content and objectives of consumer education (for instances, The "Debunkerville" simulation, described above, would be well suited for objectives emphasizing social action, or advocacy, but not for objectives emphasizing cognitive learning or changing individual consumer behavior, such as supermarket shopping);

- Where the necessary information is accessible to the students (i.e. whatever facts may be needed are provided, or have already been covered, or time is available to allow reading background material);

- Where the situation of the exercise can be defined to approximate a real problem, and to minimize psychological risk or threat;

- Where the required skills are within the possible range of the students;

- Where adequate time is available, for teacher planning, student preparation and for discussion linking the experience to the content of consumer education.

Both role playing and simulation assure high student interest, participation and attention. However, especially for older students unaccustomed to active and assertive consumer roles, the experience can be confusing and clumsy if not well planned. The use of role play (or simulation) has great potential in consumer education, but the teacher must expend extra time and effort both in careful preparation and adequate discussion in the classroom.

Values clarification for elderly students

This approach to classroom learning uses specific exercises to help younger students, primarily elementary and secondary pupils, explore how values and attitudes affect personal choices and behavior, as a basis for present and future decision-making. Emphasis is on "strategies" to encourage young people to recognize their personal values, to examine alternatives and the consequences of their action and to practice making difficult choices. However, despite the emphasis on formation of values and attitudes, many of the techniques have potential for enrichment of consumer education for older students, to help them to acknowledge how values and attitudes affect consumer problems, to examine various alternative solutions and their consequences, or to change long-standing habits.

An excellent resource for examples of these methods is Values Clarification: A Handbook of Practical Strategies for the Teacher, by Sidney B. Simon, Leland W. Howe, and Howard Kirschenbaum.[17]

The book contains 79 exercises for values clarification with suggestions for classroom use. The content is not directly applicable to consumer education, and the exercises are mostly irrelevant to the lives of older adults. But, though only a few were used in our program because of time limits, we recommend review for the teacher who wishes to explore further ways to provide structures for reflection on possible applications of learning to consumer decisions and behavior.

Field experience

The field experience, generally an informal visit, interview or general investigation, sends the student out into the real world to learn, and provides opportunities for generalizing from the experience. Field experiences may be used:

- to identify, to investigate, to gain information or understanding about common consumer problems
- to practice newly acquired skills
- to identify resources for coping with common problems.

Settings will vary with the content and objectives; possibilities are stores of all kinds, clinics or emergency rooms, legal services, banks or credit offices, information and referral agencies. We recommend the use of teams, pairs of students, or triads (groups of 3) for field experiences, to build confidence and support among students, and to compare reactions to the same experience.

The appendix includes "Pricing Food in the Marketplace", a variation on the supermarket visit which can be altered to

emphasize nutrition labelling (i.e. which frozen dinner has the most protein per dollar) or observation and analysis of others' shopping habits (how many older people bought fresh vegetables, or meat, or milk products). Even the location can be changed to, say, a drugstore or an outpatient clinic (what is the average waiting time before patients see a doctor?)

The field interview, an example of which follows, is a potentially rich source of students' gaining information and insights into common consumer situations.

Understanding the Businessman's Headaches: A Field Interview[18]

Goal:

To gain a first-hand understanding of businessmen's problems with consumers

Group Size:

Four to twenty

Time Required:

One to one and one-half hours to give assignment and to develop questionnaire
Time between sessions for participants to carry out the field interview (approximately one hour including short discussion after interview)
One hour to share results and discuss possible solutions

Materials Utilized:

1. Paper and pencils for participants
2. Newsprint, markers and masking tape

Process:

Preparation for Field Interview

1. To introduce this exercise, the leader asks participants what they think some of the businessman's problems with consumers are. The leader lists responses on newsprint in front of the group.

2. The leader divides participants into teams of two or three people depending on size of the group.

3. The leader then assigns each team a local store to visit. They may be department stores, appliance stores, specialty shops or supermarkets. Each team is to interview the store manager concerning his major problems with consumers.

4. Each team develops 3-5 questions to ask the store manager. The leader should allow plenty of time for each team to complete this process.

5. The leader may wish to suggest to the group possible questions which may be asked. In addition, he should explain the importance of asking open-ended questions that require more than a "yes" or "no" answer. Each team writes its questions on a sheet of newsprint.

6. The leader should list all possible questions on newsprint and ask participants to choose the 6-8 best questions for the questionnaire.

7. The leader should make sure that all the teams have listed all the questions before leaving session.

8. The leader may wish to discuss with participants some tips on setting up and beginning an interview. Team members should call their assigned store manager to set up a specific time for the interview and mention the number of people who will be talking to him. At that time and again at the beginning of the interview, members should introduce themselves and explain the purpose of the interview.

9. Time between sessions should be allowed for teams to visit the stores. Team members should be encouraged to meet together briefly after talking to the store manager to evaluate the interview and plan their presentation to the larger group at the follow-up session.

Follow-up Session After Interview:

1. In the follow-up session, each team chooses a spokesman who presents the answers to its questions to the entire group.

2. The leader then conducts a discussion on the problems consumers cause businesses. The leader may ask the group to make suggestions for a list of what makes a courteous consumer.

Tips For The Leader:

A. Before assigning stores to participants, the leader may wish to call the store managers to make sure they are willing to cooperate with the assignment.

B. Leader should help the teams develop their questionnaires so that they ask questions that will elicit meaningful answers. The advantage of open-ended questions is that they allow the person interviewed more flexibility and freedom, and the interviewer is able to obtain more complete information.

C. Following are several suggestions for questions that may be asked. These are just suggestions. You and/or your group will be able to develop many others.

1. What are your major complaints when it comes to consumers?

2. How does consumer abuse affect the prices of items in your store?

3. Does your store have any mechanism for preventing shoplifting? Does it work?

4. Do you have any suggestions for improving consumers' behavior?

5. What can we as participants in a consumer education (or other) group do to make your store a better place to shop?

D. In the discussion at the follow-up session, the leader may want to pose some of the following questions:

1. Did you find your store manager cooperative?

2. Did any of his answers surprise you?

3. Do you feel you understand the store's point of view better after talking to the manager? Why or why not?

4. Taking into consideration what you learned from talking to the manager, what characteristics would you include in a profile of the "ideal customer"?

Although this situation could be used with a group of older people, the technique can be adapted to cover many other content areas in consumer education-such as:

Field interviews could be conducted with landlords, police in consumer fraud units, tenant organizers, consumer advocates, lawyers, politicians, social service or hospital administrators, credit managers, and older people themselves.

Field visits could be made to supermarkets, drugstores, out-patient clinics or emergency rooms, nursing homes, residences for older people, social security or medicaid offices, housing or small claims courts.

"Homework" assignments can also be designed as variations on the field experience; rather than required reading, students could be asked to relate the content of a particular class to their own situation. Mentioned before as class exercises were the "doctor rating sheet" inventory, or the health profile of a "typical" older person. These could, with careful preparation during the class, have been performed at home for later discussion as a group. Other assignments might be to ask that:

- Students keep a "diary" of what they actually eat for a week; in class, these are checked against nutritional guidelines, and students can plan changes in earing habits.

- Students record all actual expenditures for a month, categorize and find the total spent in each category.

- Students write a "letter of last instructions" to their next of kin.[19]

- Students write a letter of complaint to a creditor, a landlord, or a utility company.

- Students list all over-the-counter and prescription drugs taken over the past six months, and check a pharmacist's or physician's handbook[20] for side effects and interactions with food or other drugs.

Many of the limits to the use of groups and role playing also apply to field experiences. The exercise should be structured, as much as possible, to eliminate risk to the student, and to minimize interference of unplanned factors (i.e. don't send

students out to observe activities in a store without some notice, or they may be embarassed or harassed for suspicion of shoplifting). And, as with the other experiential techniques, students must have the opportunity to discuss and evaluate the results of the exercise.

CONCLUSION

Human behavior is seldom completely rational; we frequently don't do what logic, or economics, say we "should". Most of us eat too much sugar, buy potato chips occasionally, spend an extra windfall on luxuries for ourselves or gifts for others rather than saving it, often replace defective goods ourselves instead of going to the trouble of taking it back to the store, and use credit cards with abandon. Those of us who teach often come to believe, however, that if we simply tell people what they "should" do, they will do it. But reality, both economic and human, seems to interfere. Maybe the older woman "should" eat more fresh fruit, but can she afford it, or is she too frightened to go to the market often, or can she chew it? Ask a group of older people how many have a will, and more than likely, only a few hands go up. Most, it seems, will affirm that "everyone should have a will," though there may be enormous confusion and erroneous belief about the consequences of dying intestate. After learning basic information on estate planning and the mechanics of making a will, most older students will vow to "do it soon". But, in six months' time, few will have actually executed the document. Common sense might tell <u>us</u> that every older person should plan for his or her own death. But the elderly individual often has, to him or her at least, compelling reasons not to do this. He may not think he owns anything of value, or maybe can't talk to his children about it, or can't afford to pay a lawyer, or is simply afraid to face the prospect of his own death.

As teachers, we must recognize the realities of our position; older people are mature adults, and we can't dictate what they will or should do. This is not to say that consumer behavior doesn't and can't be changed, only that many other influences besides education impact on individuals to affect their behavior. How do we account for these factors in our teaching? We have emphasized throughout this guide that often our older students already want to change something, and all they need is information to be able to act. But clearly we should present those facts most likely to be used. We waste time and effort encouraging people to eat meat they can't afford to buy, or discussing truth-in-lending with students not eligible for credit, because their incomes are too low.

We've stressed some basic elements of planning adult education programs because these processes help ensure that our teaching actually meets our older students' needs. We feel the teacher of consumer education for the elderly must have available a repertoire of teaching methods suitable for helping older students integrate their present lives and past experience with new information. The probability that older adults in particular will actually act on what they've learned increases the more our students grapple with the real meaning of these facts in their lives. The experiential methods described and illustrated here help them to accomplish this goal within the classroom structure. But if we use these techniques as gimmicks, unrelated to the content of what is learned, elderly students may become confused

or resentful. Failure to provide time and direction, to make the connection between the exercise and classroom learning, cheapens the experience for the student. Learners will value these activities only as much as the teacher values them - we must provide for classroom time and a structure to relate the outside experience to the content and objectives of consumer education, for students to share and evaluate the results in terms of how much they have learned.[21] Needs assessment, by helping the teacher learn about the economic, social, physical and human forces influencing the life of particular students, gives us clues about what will be helpful for them to know. We are forced to be realistic about what will happen as the result of our teaching by setting learning objectives as if they are truly to guide or encourage our older students to act. Finding out about our older students' lives and planning what they "should" learn "flags" many potential problems before they occur in our classrooms, and makes more likely the achievement of our goal: to help older people become wiser, more active consumers.

NOTES

1 - Peterson, David A., "The Role of Gerontology in Adult Education:, in Education for the Aging, by Stanley M. Grabowski and W. Dean Mason, Eds., Adult Education Association, Washington, D.C., 1974.

2 - McClusky, Howard Y., "Education for Aging"; "The Scope of the Field and Perspectives for the Future", Ibid., pp. 1-3.

3 - For more information, see "The Older Individual as a Learner", by David L. Arenberg and Elizabeth Robertson; "The Challenge of Leisure in Later Maturity", by Janet R. Maclean, and "The Role of Gerontology in Adult Education", and Peterson, op. cit., in Grabowski and Mason, op. cit.

4 - The Modern Practice of Adult Education, p. 294.

5 - See Housing and the Elderly in New York City, 1970-75: Demographic and Economic Changes, by Barbara Dickson Hanreider and Mary J. Mayer, Bureau of Research, Planning and Evaluation, N.Y.C. Department for the Aging, N.Y., N.Y., April, 1978, pp. viii and 29-33. Order from N.Y.C. Department for the Aging, 250 Broadway, N.Y., N.Y. 10007, $2.00.

6 - The final list of resources compiled included 6 major and 13 additional sources of help and information.

7 - Guidelines for conducting a discussion-lecturette are covered later in the chapter.

8 - From Bliss, Tamara, et al, The Doing Book: An Experiential Approach to Consumer Education, Consumer Resource Center, Middlesex Community College, Division of Continuing Education, Bedford, Mass. 01730. Reprinted with permission from Middlesex Community College. Currently available through ERIC; microfiche, 83¢, hard copy (reprint) $6.01 plus postage, prepaid, 121 pages, order by ED #160 773, through ERIC Document Reproduction Service, P.O. Box 190, Arlington, Va. 22210.

9 - For an example of a doctor rating system see Chapter 11, "How Does Your Doctor Rate?", in How to be Your own Doctor-Sometimes, by Keith W. Sehnert, M.D. with Howard Eisenberg, Grosset and Dunlap, N.Y., 1975, $9.95.

10 - Association Press, N.Y., 1973, p. 253.

11 - Bliss, et al., op. cit., pp. 6-10.

NOTES (Cont'd.)

12 - Ibid, pp. 11-12.

13 - Adapted from suggestions in Values Clarification: A Handbook of Practical Strategies for Teachers and Students, by Sidney B. Simon, Leland W. Howe, and Howard Kirschenbaum, Hart Publishing Co., N.Y., 1972. "Voting", as the term implies, simply asks students, by a show of hands, to indicate agreement/disagreement or approval/disapproval of alternatives or positions on specific issues for rapid feedback on a group's reaction to material presented.

14 - Two exercises which present typical "bait and switch" situations are included in the appendix. Although clearly irrelevant for use with groups of older people (who are not at the life stage of establishing households) they provide good examples of how role plays can be designed to meet specific cognitive learning objectives (i.e., the provisions of a consumer protection law) as well as providing skill practice, exploring attitudes, etc.

15 - Bliss, et al., op. cit., pp. 12-16.

16 - Ibid., p. 39.

17 - Hart, 1972.

18 - Ibid., pp. 86-88.

19 - The "letter of last instructions", generally addressed to the person most likely to handle funeral and estate arrangements, contains information to make that task easier, such as specific directions for the conduct of the funeral, location of the will, list of all property owned, and all proof of debts and ownership (titles, deeds, etc.), insurance policies, jewelry, etc.

20 - Found in most library reference sections.

21 - For a full discussion of this point, see "Differences between Experiential and Classroom Learning," by James S. Coleman, in Keeton, Morris and Associates, Experiential Learning: Rationale, Characteristics, and Assessment. Jossey-Bass, San Francisco, 1976.

RESOURCE LIST

USES OF WRITTEN MATERIALS WITH ELDERLY STUDENTS

Written materials - reprinted articles, brochures and pamphlets of all kinds - have appropriate uses in consumer education for the aging, when chosen and introduced carefully to maximize their impact. For most older people can't read well. The majority are under-educated by today's standards, the median number of school years completed has been estimated as 9.1,[1] and at least 20% of persons over 65 are believed to be functionally illiterate.[2] Those who can read may be subject to visual failings which make comprehension difficult. But, despite these problems, we have found that older people are so eager for the information in many consumer materials available that even those not literate in English (Spanish, Chinese, etc.) and the blind will find someone - a neighbor, a daughter, a friend - to read or translate for them. Thus, written materials have potential - to supplement or reinforce classroom learning, and to provide access to more detailed information than can be covered in limited time. However, the teacher cannot depend on the materials' availability to guarantee that the information will be transmitted. Learning/teaching activities should establish the relevance and the context of pamphlets and brochures to be studied on the students' own time. Any materials for distribution should be summarized and referred to both orally and visually, during classroom time, to connect them with the content of consumer education and to encourage outside study. Whenever possible, we have used pamphlets and brochures with imaginative, colorful and simple layouts and graphics, which seem to capture the attention of elderly students.

Above all the information contained in pamphlets, articles, and brochures must be both relevant to the students' needs and accessible - that is, the reading level should be fairly low, the organization of facts clear and the language understandable. Often the instructor can adapt valuable material whose "message" or language is garbled or too technical for use with older students, by editing for clarity and simplicity of style.

1 Peterson, David A., "The Role of Gerontology in Adult Education", in Grabowski, Stanley M. and Mason, W. Dean, Eds, Education for the Aging, Adult Education Association, Washington, D.C., 1974, p. 46.

2 Myran, Gunder A., Huber, Robert, and Sweeney, Sean M., Senior Citizens Services in Community Colleges, Michigan State University, 1971, p. 8.

On Source Materials

The following resource list is not intended to be comprehensive; it includes descriptions of materials which we actually used in our project, either to provide background data for teachers in preparing the curriculum or as sources of further information for study outside the classroom. To obtain more than one copy of any of these, allow plenty of time. Many can be obtained free in bulk by writing a letter to the agency which produced them, but many respond slowly. Try to allow for at least two, and certainly up to four months, for the materials actually to arrive. In some cases, we have succeeded in developing local sources - i.e., FDA Consumer Affairs offices, and Social Security contacts - for some of the booklets listed. We suggest the instructor research local groups for supplemental information: municipal, county, or state consumer affairs departments; police departments; attorney general's offices; and community agencies or citizens' housing, health and energy advocacy organizations.

Each item in the list which follows is indexed for easier location of materials for a variety of uses: T=suitable for teachers' background reading; S=suitable for supplemental reading for students; C=suitable for general classroom distribution.

HEALTH RESOURCES

TSC PUBLIC AFFAIRS COMMITTEE PAMPHLETS, order from the Public Affairs Committee, 381 Park Avenue South, New York, N.Y. 10016, 25-50¢ each, depending on quantity.

#336	Food Hints for Mature People
#535	The Rights of Patients
#519	Sex at 65
#485	The Dying Person & The Family
#305	Tensions & How to Master Them
#532	Protecting Yourself from Prostate Problems
#538	Understanding Stress
#521	Living With a Heart Attack
#502	What We Know About Headaches
#498	Depression: Causes & Treatment
#483A	Watch Your Blood Pressure
#473	Living With Blindness
#467	Early Disease Detection - A New Way to Health
#465	Vitamins, Food & Your Health
#446	Better Health in Later Years
#415	Fads, Myths, Quacks & Your Health
#172	When Mental Illness Strikes Your Family
#506	You and Your Alcoholic Parent
#452	How to Help the Alcoholic
#660	Home Care When a Patient Leaves the Hospital

TS HOW TO COMPLAIN ABOUT YOUR DOCTOR, N.Y. Public Interest Research Group, 5 Beekman Street, New York, N.Y. 10038, 35¢. This short pamphlet describes steps consumers can follow to make complaints about illegal or unethical medical practices to the New York State Department of Health. Although its relevance to students is therefore limited to New York State residents, similar procedures for citizen complaints to licensing authorities are followed throughout the country, and information may be locally available, through public health advocacy or public interest groups, or the licensing boards themselves.

TS HOW TO BE YOUR OWN DOCTOR (SOMETIMES), by Keith W. Sehnert, M.D., with Howard Eisenberg, Grosset & Dunlap, New York, 1975. The author was formerly Director of the Center for Continuing Education at Georgetown University, and has for several years been teaching a course for the "activated" patient on which the book is based. Included within the book is a self-help medical guide, a step-by-step procedure manual for recognizing and treating the most common illnesses, injuries and emergencies, several chapters on choosing and working with a doctor, and an excellent list of further readings.

TSC LISTEN TO YOUR BODY. 7 SIGNALS THAT CAN SAVE YOUR LIFE...published by American Cancer Society, available free through local unit, or N.Y.C. Division, 19 West 56th Street, New York, N.Y. 10019. Useful student handout - a one-page pamphlet describing how to recognize 7 cancer symptoms.

TSC HEALTH AND SAFETY EDUCATION DIVISION, METROPOLITAN LIFE INSURANCE COMPANY, 1 Madison Avenue, New York, N.Y. 10010, publish excellent brochures and booklets on various aspects of health education pertinent to older students. Their publications catalog and "reasonable quantities" of materials can be ordered by writing to the address above, stating the planned use. Some of the booklets we found most useful are:

STRESS AND YOUR HEALTH-Helps people to understand the relationship between mental stress and physical health. Offers practical ways to handle tension.

YOU AND YOUR HEALTH-Guide to achieving good health. Tells how to choose and use medical care and other health resources. Describes community health and safety services and gives additional resources.

EMERGENCY MEDICAL INFORMATION CARD-Wallet-size folder for listing identification and personal health information frequently required in an emergency.

LEARN THE ABC OF LIFE SUPPORT-Wallet-size folder outlines CPR (cardiopulmonary resuscitation) for adults, infants and children. Encourages people to get necessary training.

TSC A GUIDE TO MEDICAL SELF-CARE AND SELF-HELP GROUPS, National Institute on Aging, free copies available from NIA/Self-Help, c/o Expand Associates, 8630 Fenton Avenue, Suite 508, Silver Spring, Md. 20910. Contains basic information on the revival of the self-help movement in health care, for older people and those who work with them.

Self-care is defined as: "actions that we as individuals perform on behalf of our own, our family's, or our neighbor's well-being." Basic to self-care is an understanding of how our bodies work, what's good for them, and how to tell when something goes awry. Suggested reading lists to aid in this understanding process are offered for each subject area.

Self-help groups--clusters of persons who share a common condition, and who come together to offer one another the benefit of mutual experiences, support,

and counsel--are discussed in the second portion of the publication. Major self-help groups, with an emphasis on those relating to older people, are listed alphabetically and described briefly.

TS BEDSIDE MANIA: A LOOK AT MEDICAL INSURANCE, Consumer Survival Kit Publications, P.O. Box 1979, Owings Mills, Md. 21117, $1.00. General information to guide in buying health insurance, of greater potential use to younger families than to the elderly or those nearing retirement. Includes explanation of various types of policies, methods of computing payments, deductibles and limitations, advantages and disadvantages of group vs. individual policies, analysis of causes and solutions for the problem of rising health care costs, including HMO'S (health maintenance organizations), guidelines on purchasing disability coverage, warnings about cancer insurance, a brief description of Medicare coverage. A useful chart lists "return rates" (the percentage of premiums a company returns in benefits)-a good clue to the company's "efficiency"; experts suggest consumers avoid those with return rates below 50%. Also included are a list of state officials with jurisdiction over insurance, for complaint purposes, and further suggested reading.

TSC BE WELL ADVISED: A LOOK AT FAMILY HEALTH, Consumer Survival Kit Publications, P. O. Box 1979, Owings Mills, Md. 21117, $1.00. An excellent, detailed guide to maintenance of good health, oriented to younger people with families but also of benefit to the elderly. Extensive information on choosing a doctor, and hospital, the emergency room situation, health maintenance organizations, immunizations. Also briefly covered: legal rights of hospitalized parents, emergency medical identification cards or devices, alternatives to private doctors, rules for drug use, suggested further reading list.

SC THE FITNESS CHALLENGE IN THE LATER YEARS: AN EXERCISE PROGRAM FOR OLDER AMERICANS, DHEW Publications #(OHD) 75-20802, May, 1968, (reprinted June, 1975). Order from U.S. Department of H. E. W., Office of Human Development Administration on Aging, National Clearinghouse on Aging, Washington, D.C. 20201. An excellent guide to exercises specifically designed for older people.

C TEL-MED, 794-2200, is a free telephone public health library offered by Lenox Hill Hospital, Health Education Center, 1080 Lexington Avenue, New York, N.Y. 10021. Tapes may be played over the phone on a broad

range of health topics, from alcoholism to ulcers. Similar services are available through hospitals or voluntary agencies in other cities throughout the country.

TSC YOUR RIGHTS AS A HOSPITAL PATIENT, $1.00, from the Greater Boston Chapter, Medical Committee for Human Rights, P. O. Box 382, Prudential Station, Boston, Mass. 02199

Food

TSC FOOD GUIDE FOR OLDER FOLKS, U. S. Dept. of Agriculture, Office of Communication, Washington, D.C. 20250, order Home and Gardent Bulletin #17. This booklet contains basic nutritional information for older people, suggestions on shopping and preparing food for those living alone or with one other person, and low-cost recipes for 1 or 2.

TSC FOOD IS MORE THAN JUST SOMETHING TO EAT, originally prepared by the U.S. Department of Agriculture and the U.S. Department of H.E.W., is now available only through the Superintendent of Documents, U.S. Govt. Printing Office, Washington, D.C. 20402, Stock #001-000-03564-9, 80¢/copy. This attractive booklet is useful for distribution to older students, as the brightly colored, simple drawings catch the eye, and the large type is easy to read. Contains general information on the major nutrients and the foods they are found in, and the nutritional needs of older people.

SC READ THE LABEL, SET A BETTER TABLE, DHEW Pub. # (FDA) 76-2049 or (Spanish version) DHEW Pub. # (FDA) 76-20495, U. S. Dept. of H.E.W., Public Health Service, Food and Drug Administration, 5600 Fishers Lane, Rockville, Md. 20852, or through Consumer Affairs section of regional FDA offices. Excellent one-page brochure clearly explaining nutrition labelling, defining RDA'S, briefly describing the functions and principal food sources of protein, carbohydrates, fats, vitamins. Good for classroom use and student distribution.

TSC FOOD FOR THOUGHT, Consumer Survival Kit Publications, P. O. Box 1979, Owings Mills, Md. 21117, $1.00. A good introduction to basic nutritional information for guidance in evaluating or changing Americans' eating patterns, relatively free of the hyperbole and exaggerations of many popular works on food and diet.

Includes "nutritional scores" of common foods, information on breakfast cereals, weight loss, fiber in the diet additives, including salt, sugar, and nitrites, cholesterol, nutrition labelling, cooking to retain nutrients, "convenience" and "fast" foods, suggestions for the pregnant woman's or vegetarian's diet, and a short selected reading list. HEALTH AND WEIGHT CONTROL: DIET EVALUATION, also from CSK, contains articles on diets and food fads - specifically low calorie protein diets, fibers, sugar, and health foods.

SC SUPERMARKET STRATEGY, Survival Kit Publications, P. O. Box 1979, Owings Mills, Md. 21117, $1.00. Somewhat detailed, basic information on food buying which may be useful for elderly students with few sophisticated shopping skills. Includes "strategies" for shopping, suggestions on how elementary teachers can use supermarket trips for instruction, lists common merchandising techniques to encourage sales, money-saving recipes, use of the metric system, seasonal buying calendar, how to report mislabelled, unsanitary or harmful food to the FDA, Universal Product Code labelling, Food Stamps and Co-ops, nutrition labelling, USDA grading, proper food storage, and suggested further reading. Similar content in MORE FOR YOUR FOOD DOLLAR: SUPERMARKETS, also from CSK.

SC THE WAY TO A MAN'S HEART, and SAVE FOOD $$ AND HELP YOUR HEART, available free in small quantities from New York Heart Association, 205 East 42nd Street, New York, N.Y. 10017, or the local Heart Association. These brochures are useful student handouts, as Save Food $$ contains planning and shopping hints to follow a sensible diet, and The Way to a Man's Heart has recipes for low-cholesterol cooking.

TSC TO YOUR HEALTH...IN YOUR SECOND FIFTY YEARS, and GUIDE TO GOOD EATING, free in quantities up to 25 from the Dairy Council of Metropolitan New York, 60 East 42nd Street, New York, N.Y. 10017, or local Dairy Council offices. These one-page handouts are useful to reinforce classroom teaching. A Guide to Good Eating, which has attractive photographs of the four food groups, and a guide to how nutrients contribute to health, also is available to teachers, as a poster. The Dairy Council also distributes, for a small charge, other teaching aids.

Drugs and Vitamins

U.S. Food and Drug Administration, Consumer Affairs, publish and distribute free of charge, many brochures and reprints on drug usage and safety, on foods and vitamins. These are available through Consumer Affairs Offices at FDA locations throughout the country. Since the publications change fairly often and cover a broad range of topics, we suggest calling for current lists of publications. Some we have used as handouts in our program, are:

READ THE LABEL, SET A BETTER TABLE (See Food)
WE WANT YOU TO KNOW ABOUT ADVERSE REACTIONS TO MEDICINES
WE WANT YOU TO KNOW ABOUT MEDICINES WITHOUT PRESCRIPTIONS
WE WANT YOU TO KNOW ABOUT PRESCRIPTION DRUGS
THE COMMON COLD: RELIEF BUT NO CURE
MYTHS OF VITAMINS
A PRIMER ON VITAMINS
A CONSUMER'S GUIDE TO FOOD LABELS

TSC COUNTER INTELLIGENCE: OTC DRUGS, Consumer Survival Kit Publications, P. O. Box 1979, Owings Mills, Md. 21117, $1.00. Somewhat detailed coverage of problems, dangers, causes, and suggested use of particular over-the-counter drugs. Includes discussion of causes and home remedies for the common cold, headaches, hemorrhoids, menstrual pain, warts, insomnia, and constipation, warnings about interaction of OTC prescription drugs, list of well-known OTC drugs indicating FDA findings on the probable safety and effectiveness of their ingredients, and suggested reading list. Excellent resource material for classroom distribution or supplemental student use.

TS PRESCRIPTION DRUGS: THE RISE OF GENERIC BRANDS, Consumer Survival Kit Publications, P. O. Box 1979, Owings Mills, Md. 21117, $1.00. As the title implies, this booklet deals with definition and clarification of issues arising from the use of generic prescription drugs - related to quality, promotion to the medical profession, branded generics - and general information on food and drug interactions, common vaccines, and choosing a pharmacist. A reference list is included.

Nursing Homes

TSC NURSING HOME CARE, # (HCFA) 77-24902, from Medicaid Bureau, Room 409A, Mary E. Switzer Building, 330 C Street, S.W., Washington, D.C. 20201,, An excellent booklet covering basic questions of patients and families - on alternatives, kinds of care available, how to locate and visit homes, licenses and certificates, what to look for in physical facilities and services, attitudes and atmosphere, and charges, and complaint procedures. Inadequate information on Medicare/aid reimbursement, so must be supplemented with additional material, but otherwise extremely useful. Also available through Superintendent of Documents, U.S. G.P.O., Washington, D.C. 20402.

TSC HOME AWAY FROM HOME: A LOOK AT NURSING HOMES, Consumer Survival Kit Publications, P. O. Box 1979, Owings Mills, Md. 21117, $1.00. Comprehensive guide which should be of help to families considering nursing home placement. Includes descriptions of services available on a continuum of care, help in making decisions regarding the type of care, suggests alternatives available for care in the community, guidelines for evaluating nursing homes, further reading on the problems of the aging, where to get further information and how to pursue a complaint.

SC CHOOSING A NURSING HOME, available free from State of New York Dept. of Health, Empire State Plaza, Mall Tower, Albany, New York 12237. Short booklet with brief suggestions on types of facilities, costs, how and what to look for and how to complain in New York State. Not as complete as Nursing Home Care.

S FACILITIES FOR THE AGING: HOW TO CHOOSE A NURSING HOME-A GUIDE, United Hospital Fund, Committee on Nursing Homes - Long Term Care, 3 East 54th Street, New York, N.Y. 10022. This booklet, regularly updated, is designed to be a brief guide to nursing homes in New York City. It contains suggestions for seeking help, types of care available, guidelines for determining quality of care, and a list of homes in New York City, Similar pamphlets will probably be available for other metropolitan regions through social service or health agencies.

Mental Health

SC The Mental Health Association, National Headquarters, 1800 North Kent Street, Arlington, Va. 22209, publishes a number of excellent pamphlets on mental illness for the lay person, which can be obtained in bulk for varying prices (prepaid-allow several months for delivery). The catalog is free, from the address above. Particularly recommended for older people are:

SOME THINGS YOU SHOULD KNOW ABOUT MENTAL AND EMOTIONAL ILLNESS-Leaflet giving basic information about neurosis, psychosis, and mental illness in general. Also in Spanish, 20¢.

DEPRESSION: WHAT YOU SHOULD KNOW ABOUT IT-Pamphlet explaining what depression is, how depression is treated, and where a person can go to find help for it, 20¢.

HOW TO DEAL WITH MENTAL PROBLEMS-This booklet points out that disturbing behavior may be an indication of mental or emotional illness; that "troublesome people may be people in trouble;" and suggests sympathetic understanding rather than criticism and antagonism when dealing with people who have such mental problems. Spells out several do's and don'ts for those who may be in a position to deal helpfully with emotionally disturbed relatives or friends, 20¢.

HOW TO DEAL WITH YOUR TENSIONS-This booklet helps us recognize life situations that have assumed crisis proportions; suggests 11 ways to deal with tensions; gives guidance on how to obtain professional help when severe emotional disturbance appears, 20¢.

TS IDIOSYNCRASIES: A LOOK AT MENTAL HEALTH, Consumer Survival Kit Publications, P. O. Box 1979, Owings Mills, Md. 21117, $1.00. Useful as an introductory guide to psychotherapy. Includes articles on life changes which affect mental health, how to choose, work with and fire a therapist, finding a marriage counselor, sex therapy, emotional problems of children, mental health clinics, and suggested reading list.

HOUSING RESOURCES

TSC HOUSING FOR OLDER PEOPLE, by Lorraine Hiatt Snyder, Cooperative Extension, The N.Y. State Colleges of Human Ecology, Agriculture and Life Sciences, Veterinary Medicine, and the U.S. Dept. of Agriculture. One copy free, additional copies 20¢ each. Order from Mailing Room. Building 7, Research Park, Cornell University, Ithaca, N.Y. 14850. Although produced by N.Y. State Cooperative Extension, this excellent 10-page pamphlet merits use throughout the country. Focussing on housing options specifically designed for older people, the aim is "not to commend one type of environment over another but rather to provide some facts" to help in decision-making. Residential (e.g. condominiums, apartments for the elderly, retirement hotels, service or personal care oriented (adult homes, congregate care, etc.), and health-oriented (health-related facilities, skilled nursing homes) housing are discussed. Comparison shopping for both services and cost is emphasized; types of charges are defined, and types of sponsorship explained. Also includes a convenient form for cost comparison based on specific charges, and a resource list.

T SUPER TENANT - YOUR LEGAL RIGHTS & HOW TO USE THEM, by John M. Striker and Andrew O. Shapiro, Holt, Rinehart & Winston, 1978, paperback, $4.95. Review of laws and recent court cases affecting common landlord-tenant disputes. Includes information on rent control, rent stabilization, maintenance and repairs, court actions (including rent strikes and evictions) and an extensive list of resources available to help tenants. Of necessity, the book focuses on New York State and City laws, particularly rent control and rent stabilization laws, so it will be of little use outside N.Y. State. However, many of the general provisions regarding tenant rights, such as warranty of habitability, are uniform nationally, and the clear explanations and illustrations, although local, may be of interest to the teacher.

TSC TENANT ACTION PAMPHLET, N.Y.C. Dept. of Housing Preservation and Development, Division of Evaluation and Compliance, 125 Church Street, New York, N.Y. 10007. This clear and concise pamphlet outlines the legal alternatives tenants in N.Y.C. have to obtain better maintenance for their apartments and buildings. Suitable for student distribution only in New York City, but similar material may be available through city or county housing departments.

TSC HAVE A HEAT PROBLEM?, N.Y.C. Dept. of Housing Preservation and Development, Office of Rent and Housing Maintenance, 125 Church Street, New York, N.Y. 10007. This pamphlet briefly reviews the law regarding heat in N.Y.C. apartments, and the functions city offices and programs offering help to tenants, owners, community groups and tenant organizations. Suitable for student distribution only in New York City.

ENERGY RESOURCES

Many local utilities distribute free pamphlets and brochures which can be easily obtained by contacting the consumer affairs, public or community relations department. These are, at least in New York City, well designed, easy to read, and generally contain useful information on billing procedures and conservation of energy. However, these materials often cover less than the consumer might want to know, especially about billing complaints and rate setting procedures. We suggest that, in this area particularly, instructors seek material and information from other local instructional resources, such as public interest advocacy groups, regulatory commission staff, or consumer affairs staff of local, state or federal agencies.

TSC SOCKET TO ME: A LOOK AT ENERGY AND PUBLIC UTILITIES, Consumer Survival Kit Publications, P. O. Box 1979, Owings Mills, Md. 21117, $1.00. Useful where students and teachers wish to examine consumer issues and possible actions in changing rate structures, or new technologies for use by individual homeowners.

TS A GUIDE TO YOUR RIGHTS AS A UTILITY CONSUMER, N.Y. State Public Service Commission, 2 World Trade Center, New York, N. Y. 10048, free. Public service or public utility commissions in every state should have procedures to inform consumers of their rights regarding deposits, billing problems, service cutoffs, rate increases and so on. This pamphlet briefly describes these rights in N. Y. State.

TS HOW TO PREPARE A LIFELINE PROPOSAL, AND HOW TO CHALLENGE YOUR LOCAL ELECTRIC UTILITY: A CITIZEN'S GUIDE TO THE POWER INDUSTRY, Consumer Federation of America, 1012 14th Street, N.W., Washington, D.C. 20005, $3.50. These booklets, published in the mid-seventies, will be somewhat out-of-date re: technical and legal particulars, as the power industry undergoes rapid changes, but both provide useful background on how rates are set, and strategies for challenges for citizen groups.

TSC WHAT IS A KILOWATTHOUR?, Con Edison, Consumer Affairs Dept., 4 Irving Place, New York, N.Y. 10003, free. This pamphlet describes with illustrations, how consumers can figure how many kwh each home appliance they have uses in a day or a month, thus estimating the cost of operation of toasters, radios, etc. as an aid to selective conservation. Similar brochures, and other literature on energy conservation, are probably available from local public utilities.

TSC SOCIAL SECURITY PUBLICATIONS, one copy available free from local Social Security office. Many of these pamphlets are useful to the teacher in dispelling misunderstandings and misconceptions regarding the complexities of the programs administered by the Social Security Administration. Brochures cover appeals procedures, disability benefits, provisions affecting Social Security benefits for the working "retiree", as well as clear explanations of the major provisions governing Social Security, SSI, and Medicare. We found Your Medicare Handbook and A Guide to Supplemental Security Income particularly useful. We recommend the teacher try to obtain copies of the following for distribution.

Your Medicare Handbook, HEW Pub # (SSA) 78-10050

Your Social Security Rights & Responsibilities, HEW Pub # 77-10077

SSI for the Aged, Blind and Disabled, HEW Pub # (SSA) 78-1146

Your Social Security, HEW Pub # (SSA) 76-1035

If You Work After You Retire, HEW Pub # (SSA) 78-1069 or You can Work and Still get Social Security Checks, # 10092

Your Right to Question the Decision Made on Your Claim, HEW Pub # (SSA) 76-10058 or Right to Appeal Under Social Security and Medicare, HEW Pub # (SSA) 76-10282

A Guide to Supplemental Social Security Income, HEW Pub # (SSA) 77-11015

A word of caution: local offices are willing to provide one copy of each, if they have it, to each person who comes in to request it. But, some of the brochures are not always in stock, and, with our local Brooklyn office, at least, there seem to be major difficulties and delays in obtaining multiple copies for distribution to classes unless a speaker from the office was also contacted. Therefore, we recommend ordering a few months early, and trying to develop a sympathetic source at the local office.

TSC RIGHTS AND BENEFITS FOR OLDER NEW YORKERS, New York City Dept. for the Aging, 2 Lafayette Street, New York, N.Y. 10007, 75¢, reduced prices for multiple copies. This booklet, updated several times a year, offers succinct, detailed information for city residents on Social Security and SSI, Emergency Assistance for Adults, Food Stamps, Medicare and Medicaid, Home Care, Section 8, and helpful phone numbers. We have found it extremely

useful for classroom use and for student distribution. Similar materials should be available locally through city or county area agencies on aging.

TSC HEALTH CARE FOR THE ELDERLY: MEDIGAP/MEDICARE, Consumer Survival Kit Publications, P. O. Box 1979, Owings Mills, Md. 21117, $1.00. Medicare, in 1976, covered a mere 38% of total health care costs of the elderly; private health insurance probably another 5%, according to this booklet. Older Americans are paying precious dollars for "Medigap" policies, many of which will not meet costs not covered by Medicare. This comprehensive guide to the pitfalls of these policies includes analysis of the problem, of the gaps and alternatives available to fill them, suggestions on how to file Medicare and private claims, on coverage when travelling overseas, saving on hospital costs, projected trends in Medicare coverage, warnings about mail order and cancer insurance. Recommended for teacher and student background material and where possible for classroom use.

T DOUBLE JEOPARDY, Cyril F. Brickfield, National Retired Persons, 1977. Order from NRTA-AARP Fulfillment Dept., 1909 K Street, N.W., Washington, D.C. 20049 (East of the Mississippi), or 215 Long Beach Blvd., Long Beach, Ca. 90801 (West of the Mississippi), free. Describes how patterns of part-time work, movement in and out of the labor market, job discrimination, and unfortunate sex stereotypes dominating the Social Security laws combine to force most older women into poverty or near-poverty on retirement, divorce or widowhood.

T THE RESOURCE INFORMATION MANUAL FOR HEARING-IMPAIRED PERSONS, compiled by Keith Muller, A.C.S.W., published by the N.Y. League for the Hard of Hearing, and regularly updated, is a comprehensive listing of resources available to the deaf and hearing-impaired of all ages in the N.Y. metropolitan area, by service and geographic area. The manual also contains lists of other information sources, selected readings on hearing impairment, and descriptions of entitlements available to these groups. The manual can be ordered (for $5.00) from the N.Y. League for the Hard-of-Hearing, 71 West 23rd Street, New York, N.Y. 10010.

LEGAL RESOURCES

TS SUPER THREATS - HOW TO SOUND LIKE A LAWYER AND GET YOUR RIGHTS ON YOUR OWN, by John M. Striker and Andrew O. Shapiro, Dell Publishing Co., 1 Dag Hammarskjold Plaza, New York, N.Y., 1977, $2.50. Like Super Tenant (see Housing Resources), this book reviews consumer law and court decisions in common situations and describes effective complaint procedures, based on N.Y. State law. Although this work should not be used as a substitute for competent legal representation, many basic legal concepts and procedures are clarified for the ordinary reader.

TSC WHERE THERE'S A WILL...: WILLS AND ESTATES, Consumer Survival Kit Publications, P. O. Box 1979, Owings Mills, Md. 21117, $1.00. Excellent basic information on estate planning - why and how. Includes also lists of information vital to survivors to be included in a letter of last instruction, survivors' benefits, importance of provisions for children in a will, choice and duties of executors, advantages of trusts, saving on estate taxes, disposal of a small business. Although some of the material is relevant mostly for middle-aged, middle-and upper-income families, this is a good source for teacher + student supplemental reading + for general classroom distribution.

TS ADVISE & REPRESENT, Consumer Survival Kit Publications, P. O. Box 1979, Owings Mills, Md. 21117, $1.00. Elements crucial to locating, choosing, and working effectively with a lawyer, on legal fees, some common legal terms and difficulties, on estate planning, and a good reading list are included.

SC LAWYERS & LEGAL FEES AND WHY YOU NEED A WILL, New York State Bar Association, 1 Elk Street, Albany, N.Y. 12207, 5¢. One-page brochures with basic facts on working with lawyers and results of dying intestate in New York State.

STC SEE YOU IN COURT!: HOW TO USE SMALL CLAIMS COURTS, Consumer Survival Kit Publications, P. O. Box 1979, Owings Mills, Md. 21117, $1.00. A guide to appropriate and effective use of small claims courts for resolution of consumer and landlord complaints. Explains procedures and limitations of the process, suggests alternatives (arbitration and legal clinics) and describes common methods of collection of judgement. Includes further reading on consumer complaint processes.

TS HOW TO COMPLAIN ABOUT YOUR LAWYER, Wiseguide #6, New York Public Interest Research Group, 5 Beekman Street, New York, N.Y. 10038, 35¢. This booklet covers the procedures for pursuing grievances for unethical conduct (not financial harm) with the New York State Bar Association. Although the technical details may be valid only for New York State, the process will be similar in many other states. Similar booklets may also be available through local public interest groups, or state or city bar associations.

RESOURCES IN CONSUMER FRAUD, CREDIT, COMPLAINTS, AND FUNERALS

TC PROTECTION FOR THE ELDERLY, FTC Buyer's Guide #9. Free from Distribution and Duplication Branch, Room 128, FTC., 6th & Pennsylvania Avenue, N.W., Washington, D.C. 20580. Brief warnings about "false and misleading claims that appeal to the elderly" investigated by the FTC: health remedies, extra income schemes, mail order land sales, dance studios, referral selling, vanity publishers, and correspondence schools.

TS HOW TO AVOID PONZI AND PYRAMID SCHEMES, U.S. Securities and Exchange Commission, free. Order from SEC Office of Consumer Affairs, 500 N. Capitol Street, Washington, D.C. 20549. Pamphlet describing these operations, how to differentiate them from legitimate franchise investments, how to complain or report them.

T FEDERAL TRADE COMMISSION LIST OF PUBLICATIONS, FTC, free from Distribution and Duplication Branch, Room 128, FTC, 6th and Pennsylvania Avenue, N.W., Washington, D.C. 20580. The FTC publishes a large number of legal, economic and technical reports pertaining to specific industries and/or business practices. Much of this material may be useful as background reading for particular detailed information. In addition, some pamphlets and fact sheets on consumer problems (i.e., unordered merchandise, home insulation, guide for funerals) may be appropriate for student handouts or supplementary reading.

S THE EQUAL CREDIT OPPORTUNITY ACT & AGE, AND THE EQUAL CREDIT OPPORTUNITY ACT & WOMEN, Federal Trade Commission, 6th Street and Pennsylvania Avenue, N.W., Washington, D.C. 20580, free. One-page brochures outlining application of the Act to credit for the elderly and for women. Includes list of Federal Enforcement Agencies for complaints.

TSC COMPLAINT POWER, Consumer Survival Kit Publications, P. O. Box 1979, Owings Mills, Md. 21117, $1.00. A general guide to how and where to complain. Includes definitions of consumer responsibilities, an example of the uses of assertiveness in resolving complaints, guidelines on writing, and samples of consumer complaint letters, how to correct billing errors, consumer rights re: mail order merchandise, brief descriptions of arbitration and small claims court process, suggestions on how to get help from Federal agencies, lists of Federal, State and private consumer agencies and organizations, of newsletters, and further reading.

SC CONSUMER CREDIT COUNSELING SERVICE FACT SHEET AND BUDGET FORM, distributed free by Consumer Credit Counselling Service of New York, 300 Madison Avenue, New York, N.Y. 10007. Many older people throughout the country are forced by the combined effect of inflation and fixed incomes to depend on credit to make up for their lack of disposable income. This service extends free budget and credit counselling and low-cost debt management services to consumers of all ages. Similar agencies are found in all major metropolitan areas, and can supply consumer educators with free literature and/or speakers.

S BAIT & SWITCH, Federal Trade Commission, 6th Street and Pennsylvania Avenue, N.W., Washington, D.C. 20580, free. A three-page fact sheet on one of the most common consumer rip-offs - defines the scheme, gives 3 rules for self-protection, describes alternative complaint procedures.

TS THE LAST RIGHTS: FUNERALS, Consumer Survival Kit Publications, P. O. Box 1979, Owings Mills, Md. 21117, $1.00. The focus of the booklet is on pre-planning for death, with suggestions on estate planning, a list of the duties of the executor, and much information on funeral costs, death benefits, funeral societies, and organ donations.

OTHER RESOURCES

S YOU, THE LAW AND RETIREMENT, U. S. Dept. of Health, Education and Welfare, Social and Rehabilitation Service, Administration on Aging, Washington, D.C. 20201, free. Suitable mainly for retirement planning purposes, but contains some good basic suggestions on preparing a will and housing decisions.

TS YOU & YOUR AGING PARENT, by Barbara Silverstone and Helen Kandel Hyman, Pantheon Books, New York, 1976. Although written for children of the elderly as a guide to the aging process and services available, this is an excellent resource for older people themselves. The first section of the book, "Taking Stock", gives an objective view of the emotional, social and health needs of the elderly. The second part, "Taking Action", discusses possible answers to particular needs - an overview of a broad range of services and programs available.

TSC CATALOG OF EDUCATIONAL MATERIALS, EDUCATION AND COMMUNITY SERVICES, American Council of Life Insurance, Health Insurance Institute, 1850 K Street, N.W., Washington, D. C. 20006, free. The materials listed in this catalog deal not only with life and health insurance, but also with the development of consumer skills in planning, budgeting, decision-making and analysis. Though oriented toward younger, middle class students, some of the booklets and games might be adaptable to the needs of older students. Most materials are free (to teachers) in small quantities (25-100). Teacher resource materials on insurance and financial planning, and "Teaching Topics", are also available free.

ST THE CONSUMER INFORMATION CATALOG, Consumer Information Center, Pueblo, Colorado 81009. The catalog, issued 4 times yearly, lists over 200 Federal publications, free or at low-cost, of consumer interest, in the areas of automobiles, money management, child care, health, food and nutrition, gardening, housing, energy conservation, and employment. Multiple copies available. Good for student distribution.

T WELCOME TO THE QUIET LIFE, by Robert A. Luke, Professional Associate in Adult Education, National Education Association, in cooperation with Linda Donnels, ABE Specialist at Gallaudet College, is a valuable handbook for teachers working with deaf adults. Part I, suggestions for teachers, contains background and advice on the teacher's approach to the situation, on com-

munication, working with the interpreter, evaluation, and special situations - group discussion, classroom demonstrations and films, subgroups and student projects, and confidential communications. Part II covers suggestions for design in training of teachers of the hearing-impaired. The handbook was published by and may be ordered from the Center for Continuing Education, Gallaudet College, Washington, D.C. 20002. A note of caution - while the handbook is excellent background for those working with the profoundly deaf, the suggested approaches assume students with skills in sign language and/or lipreading not usually developed by the hard-of-hearing. Thus altogether different techniques may be required in dealing with the majority of the hearing-impaired elderly, especially those who lose their hearing late in life.

APPENDIX

BAIT AND SWITCH: 2 ILLUSTRATIVE ROLE PLAYS *

Mrs. Russo notices that her living room furniture is getting very shabby. Most of the springs are broken in the couch and the cat has been using the chairs as scratching posts. She is reading the Sunday paper when she sees an advertisement offering a five-piece living room set for $550 with only $100 down. As it turns out, she has some money saved which she had planned to use for a new refrigerator. Excited by the ad, she decides to go to the store with her husband to look over the new set . . .

This sample role play consists of three parts: Mr. and Mrs. Russo and the salesperson whom we shall call Mr. Slicker. Here are the roles:

MR. RUSSO: You are a high school teacher, and this is your first year on the job. Your annual salary of $7500 is pretty low. However, you think you might be due for a $500 raise when the new year begins. You know that the refrigerator is in pretty bad shape although it still works most of the time. But, you agree with your wife about the shabbiness of the living room furniture. After all, she deserves a break. With the baby due in five months and all, it will pick up her spirits to get some new furniture. Still, you are worried about the expense and have been thinking about it as you walk into the store . . .

Notice Mr. Russo"s motivations in his role. He does not want to spend much money, his job doesn't pay well, the refrigerator is going bad and his wife is expecting a baby. Still, he wants to take into account his wife's feelings and make her happy.

MRS. RUSSO: You are a part-time secretary in the high school where your husband teaches. Since the school year began, you have been saving much of your small salary to buy a new refrigerator. The one you have is rapidly dying so is the living room furniture. The living room looks so dull and a new set would brighten up the whole apartment. You don't want to upset your husband as he is concerned with the expense especially with the baby on the way. You are sure, however, that he is getting a raise in the fall. You are thinking about all this as you walk into the store . . .

Again, in Mrs. Russo's role there are different motivations. She is conscious of saving money but also wants new furniture. We do see, however, that she is more resolved than her husband to buy the furniture. While Mr. Russo is not so sure that he can afford the living room set, Mrs. Russo is confident that her husband will definitely get a raise.

* Bliss, Tamara; Hiss, Joanna; Kamins, L. Scott, and McIntyre, Janet, The Doing Book: An Experiential Approach to Consumer Education, Consumer Resource Center, Middlesex Community College, Division of Continuing Education, Bedford, Mass. 01730, 1973, pp. 13-15.

MR. SLICKER: You consider yourself a pretty good salesman. You have been selling furniture for five years now and your boss likes the work you do. Lately, though, your sales have been down. You can't deny the fact that your paycheck, which is based on the commissions you receive from the furniture you sell, has been getting smaller and smaller. Your boss has placed an ad in the paper advertising a living room set for $550. The set is pretty shabby. Actually, it's only worth $200 and is really garbage. But you and the boss both realize that the point of the ad is to get people into the store. Once a customer arrives, you know that you can switch him to the $700 set which will give you a better commission. You have decided that today is the day to make money and you are eager to make a sale when a young couple walk into the store . . .

Mr. Slicker seems to have one objective in mind. He wants to sell furniture to any customer to make as much money as possible. He is particularly determined that today he will make his big sale.

Notice the conflicts between the three parts. These conflicts, which are essential to role playing, create the substance for the scene's plot. When these three people meet in the store, they are concerned with their own specific needs. Mr. Russo wants to save money and yet please his wife. Mrs. Russo wants to buy new furniture but does not want to offend her husband. Mr. Slicker, on the other hand, wants to sell the expensive set of furniture. The players are to try to resolve these conflicts as they act out the scene . . . The action begins as the Russos enter the store. The couple looks at the furniture, Mr. Slicker makes his pitch and the three of them engage in a discussion. The sale is made or not made, and the customers are about to make a purchase or walk out. At this point before the action is actually dead, the leader calls "CUT!" and stops the scene.

BAIT AND SWITCH *

GOAL:

To recognize "Bait and Switch" advertising

GROUP SIZE:

Three role players and an unlimited number of observers

TIME REQUIRED:

Forty-five minutes to an hour depending on desired length of discussion after role play

MATERIALS UTILIZED:

Role description hand-outs for each of three players (these can be typed on 5" by 8" cards)

PROCESS:

1. See role play description [Chapter 3].
2. The group leader reads the situation to the entire group.
3. Three volunteers are chosen to play George Gold, Harry Columbo and Mary O'Hara. Each player is given his role description separately and is not aware of the roles of others.
4. The audience is told its role is to observe the role play and try to determine if any consumer law is being violated.
5. The players enact the scene at the Home Town Furniture Store.
6. The leader cuts the role play when a decision has been made to buy or not to buy the furniture. The leader then de-roles the players.
7. A general discussion of the "Bait and Switch" selling technique follows.

TIPS FOR THE LEADER:

A. The leader should be thoroughly familiar with the Federal Trade Commission Guides Against Bait Advertising. (See following page.)

* Bliss, Tamara; Hiss, Joanna; Kamins, L. Scott, and McIntyre, Janet, The Doing Book: An Experiential Approach to Consumer Education, Consumer Resource Center, Middlesex Community College, Division of Continuing Education, Bedford, Mass. 01730, 1973, pp. 55-57.

B. In the discussion following the role play, leader may want to ask some of the following questions:

1. What is "Bait and Switch"?

2. Did Home Town Furniture "bait" and then "switch" George and Harry?

3. What should George and Harry have done if they realized they had been baited and switched?

4. Why do you think some stores play the "Bait and Switch" game?

LAW INCLUDED IN THIS EXERCISE

Federal Trade Commission Guides Against Bait Advertising include:

"Bait advertising is an alluring but insincere offer to sell a product which the advertiser in truth does not want or intend to sell. Its purpose is to switch consumers from buying the advertised merchandise to something else, usually at a higher price or on a basis more advantageous to the advertiser . . . No act or practice shall be engaged in by an advertiser to discourage the purchase of the advertised merchandise as part of a bait scheme to sell other merchandise."

Massachusetts has incorporated this rule into state law. Check your state Attorney General's office to determine if this is also true in your state.

DESCRIPTION OF SITUATION:

George Gold and Harry Columbo have been college roommates for the last two years. Since graduation two months ago each has found a good job (George is an accountant and Harry selling imported perfume to major department stores). They have recently moved into a luxurious bachelor apartment; their only problem is that they have no furniture.

George sees an advertisement in the Sunday paper that says "Four rooms of furniture - Your choice of modern or colonial. Includes 2 bedroom suites, dining room set and complete living room furniture - Only $499.95. Come to the Home Town Furniture Store for this fantastic once-in-a-lifetime buy."

When the scene opens, George and Harry have come to Home Town to look at the advertised furniture. They are greeted at the door by Mary O'Hara, a saleswoman.

ROLE DESCRIPTIONS:

GEORGE GOLD

You are an accountant and have just moved into a new apartment with your roommate, Harry Columbo. You are an ace with figures and a bargain hunter from the word go. You feel you are pretty sharp when it comes to recognizing the money values of things you buy. Sometimes you get irritated with your roommate, Harry, because he's so darned extravagant. Whenever he does the grocery shopping he spends almost twice as much as you do. You hope he'll finally see the sense in trying to save some money for a change. You look forward to buying the fantastic bargain that you and Harry have seen advertised in the paper.

HARRY COLUMBO

You are a salesman for a company that imports high quality perfumes. You have just moved into a new apartment with your roommate, George Gold. Though you like living with George, his constant bargain hunting has begun to "bug" you. You are a flashy dresser and really like to live the "high" life. You feel you know quality merchandise and have an eye for good furniture. You can't stand penny-pinching and enjoy a luxurious home. Reluctantly, you agree to go with George to Home Town to follow up an ad you saw in the paper.

MARY O'HARA

You are supporting yourself and two small children since your divorce by selling furniture on commission at Home Town Furniture Store. You have seen your store's ad for "4 rooms of furniture only $499.95" and have been told by your boss not to sell that set because the store makes too small a profit on it. It is shoddy merchandise and you tell customers delivery would take at least 10 weeks. When George Gold and Harry Columbo enter the store, you are very anxious to make a sale. When they mention the ad, you explain it's not for men of "their caliber" and switch them to a nicer set of furniture for $1200. You try every way you can think of to encourage them to purchase the higher priced set since you're low on commissions this week.

DEBUNKERVILLE: A VALUES SIMULATION GAME *

GOALS:

1. To develop empathy for "other people's" values
2. To understand the relationship between group identity and personal values

GROUP SIZE:

Nine to twenty-eight (four subgroups desirable if more than twenty)

TIME REQUIRED:

One and one-half to two hours

MATERIALS UTILIZED:

Pencil and paper for the recorder in each group

PROCESS:

1. This simulation game is a complex role play in which the roles are assigned to subgroups rather than to specific individuals. Like the role play, a situation is presented clearly to all participants and the roles are loosely defined.
2. The leader announces that each participant is to join one of the following subgroups:
   a. Homeowners Association
   b. Welfare Rights Organization
   c. Committee on Aging
3. The leader reads DEBUNKERVILLE SITUATION to the entire group.

All of you here are citizens of the town of DEBUNKERVILLE. Your town has recently been named "ALL-AMERICAN TOWN" by Congress, and has been awarded a SPECIAL PROJECT GRANT in the amount of $50,000. The money is to be used in any way the population sees

* Bliss, Tamara; Hiss, Joanna; Kamins, L. Scott, and McIntyre, Janet, The Doing Book: An Experiential Approach to Consumer Education, Consumer Resource Center, Middlesex Community College, Division of Continuing Education, Bedford, Mass. 01730, 1973, pp. 39-41.

fit so long as it is used for the betterment of the community. Before the money is awarded, however, the town population must agree on how the money is to be spent by a majority of the voters. If a majority cannot be mustered, then the town loses the grant and the money reverts to Congress.

4. Each subgroup caucuses for approximately twenty minutes to decide on a general plan for spending the Special Project Grant in order to serve that subgroup's own best interest. The first task of each subgroup is to briefly define their values and major concerns.

5. Each group chooses a recorder and a representative. The recorder should write down how the group decides to spend the money. The representative will report out to the entire group.

6. After all of the caucuses have finished, the representative from each subgroup has two to three minutes to present his subgroup's plan and to explain their rationale for allocating the money.

7. After each plan has been presented, the three representatives are to caucus together in front of the entire group. They have up to fifteen minutes to make a final decision on how the money should be spent.

8. If the three representatives reach an impasse, the leader may give them ten minutes to meet with their subgroups to discuss possible compromise solutions. The representatives then briefly caucus again to reach a final solution.

9. The entire group then holds a YEA-NAY vote to determine if the decision of the representatives caucus is acceptable.

10. The leader conducts a discussion on the final decision.

TIPS FOR THE LEADER:

A. A simulation game draws attention to the interactions among groups of people usually involving elements of competition and conflict. One of the purposes of this game is to examine human behavior as a reflection of the values held by particular social group. Since this

is a fairly complex exercise, leaders may want to try it only after they have experienced other methods presented in this book.

B. Whenever it is possible, the leader should try to have each subgroup include participants who normally identify with that group as well as participants who belong to other groups in their real lives. The Homeowners Association should have both homeowners and tenants; the Committee on Aging should have both younger and older people. In this way, some people can learn to empathize with a new role, while others can share their real experiences as a regular member of that group.

C. There can be more than three groups, as long as each group has a special interest. There should be a minimum of three people per group. For the sake of time, there should not be more than five groups. Other possible groups could be High School Drop-outs, the Chamber of Commerce or Parent-Teachers Association.

D. The representative caucus may be held either in front of the group or in "fishbowl", i.e., the three representatives meet in the center of the room, with the remaining participants forming a circle around them. In either case, the role of the remaining participants is to listen to what is said, but to make no inputs.

E. The general discussion following the game should focus on the values implicit in the groups' roles as well as assumptions or stereotypes that might have appeared. The following questions can be asked:

1. What values were displayed by each special interest group?

2. What is the relationship between the values of a group and how it chooses to spend the money?

3. What values were displayed by the group as a whole in the final decision for the dispersal of funds?

4. How do the values of groups affect the values of individuals?

5. What were the stereotypes made or assumptions held by the participants in terms of their own special-interest groups?

6. How has this simulation game given you insight into your own values?

PRICING FOOD IN THE MARKETPLACE *

GOALS:

1. To gain skills in wise shopping for food
2. To learn the art of comparative shopping for food
3. To develop an awareness of unit pricing and reading the label

GROUP SIZE:

Any number

TIME REQUIRED:

One hour for giving assignment and planning

Time between sessions for participants to carry out assignment in the marketplace (approximately one hour)

One to two hours depending on size of group and length of discussion for sharing results

MATERIALS UTILIZED:

1. Paper and pencils for all participants
2. Newsprint, markers and masking tape
3. Current newspapers

PROCESS:

Preparation for Pricing in the Marketplace:

1. The leader begins this exercise by asking participants the question: "What makes a good buy when shopping for food?" The leader lists responses from participants on newsprint. The leader may make additions to the list if necessary.
2. The leader asks participants to define unit pricing and its value in comparative shopping. If necessary, leader may explain the Massachusetts Unit Pricing Law.
3. In addition, leader should ask participants how a label may help the consumer shop more wisely.

* Bliss, Tamara; Hiss, Joanna; Kamins, L. Scott, and McIntyre, Janet, The Doing Book: An Experiential Approach to Consumer Education, Consumer Resource Center, Middlesex Community College. Division of Continuing Education, Bedford, Mass. 01730, 1973, pp. 58-61.

4. After the introductory discussion, participants are asked to list all of the local grocery stores where they have shopped. In addition, they should include other stores they know of but have not actually used. The lists should refer to supermarkets, discount stores, "corner" stores and gourmet shops.

5. The leader asks the group to form small teams of two participants each.

6. Each team is given a shopping list of items that may be purchased in a grocery store which the leader has prepared in advance (see TIPS FOR LEADER for sample list). On the list are included each item and size to be priced, but not the brand name or the cost of items. The lists given to all teams must be identical.

7. Each team is then asked to choose one of the stores listed above in which to actually price all of the items on the list. The leader should make sure that groups choose as many different types of stores as possible.

8. Teams are told that when they are in the stores they have chosen, they are to price the item which they believe is the best buy in the required size. They must keep careful track of the items they choose (brand and price) and record them on their lists. Teams should be told they will have to defend their choice of "best buys" at the follow-up session.

Follow-up Session after Pricing in the Marketplace:

1. At the beginning of the follow-up session, each small group is given several sheets of newsprint. At the top of the sheets, members should put the name of the store where they shopped. In addition, each item priced (including brand name and price) should be listed. At the end of the list, the total cost of items should be included.

2. One member from each small group presents its sheets to the entire group. Group members should be encouraged to ask questions. Each small group should be able to defend its choices of "best buys".

3. The leader then conducts a group discussion comparing where each group shopped and differences in cost.

TIPS FOR THE LEADER:

A. The leader should be absolutely certain that all participants understand their assignments before they leave the first session. The leader may allow participants part of a class time to do their assignment. If the leader feels participants will not have enough time to complete the assignment between sessions, he may give participants one full session to do it.

B. In developing shopping lists for participants, the leader should include several items from each of the following categories: meats, dairy products, frozen foods, prepared foods, canned goods, produce, soap and paper products, and health and beauty aids (such as aspirin or toothpaste). The list should include a total of 25-30 items.

A partial sample list could be: (The two columns on the right are to be filled in by participants.)

Item	Size	Brand (or type)	Price
Ground Beef	1 lb.		
Whole Milk	½ gallon		
Frozen Peas	10 oz.		
Canned Pork & Beans	16 oz.		
Paper Towels	1 roll		
Aspirin	3 oz.		
Bath Soap	1 bar		

C. The leader may wish to bring current newspapers for participants to use in helping to decide what items are the best buys.

D. Participants should be aware of provisions of the Massachusetts Unit Pricing Law.

E. In addition, participants should understand how to read a label on a package. For example, all ingredients in a prepared product must be listed in order of amount in the product. The ingredients that weigh the most must be listed first. Under Federal regulations, some products have standards of ingredients that must be used (examples include mayonnaise, macaroni and jams) and therefore ingredient labeling is not required. The leader may wish to bring in examples of products where ingredients are listed.

F. During the discussion, the leader may want to pose some of the following questions:

1. Were you satisfied with the cost of your "purchases"? Why or why not?

2. What is unit pricing?

3. Did you use unit pricing to help comparative shop?

4. How did the price of "store" brands compare with "name" brands?

5. Did advertising (newspapers, radio, TV) influence where you shopped or what you bought?

6. What is a loss leader? Were you able to find any loss leaders that were on your list? (A loss leader is an item or items advertised and sold at a very low price in order to encourage consumers to shop in a particular store. Other items in the store may be marked up to compensate for the loss taken on the advertised item. This is a common practice in supermarkets.)

7. What have you learned about the possible cost differences in food shopping for the same items?

POSSIBLE TOPICS IN CONSUMER EDUCATION FOR THE ELDERLY

HOUSING

Choosing Where to Live

Decision to move or not to move
Alternatives: Own home, Living with family or friends, apartments, public housing, high rise buildings, hotels, residence clubs, retirement communities, nursing homes.

Meeting Costs of Housing

Mitchel-Lama Housing
Rent Stabilization & Rent Control
Section 8 Rent Subsidies
Federal tax benefits related to housing
Special types of financing
Home improvements
Property Insurance & Federal Crime Insurance
Rent freezes for senior citizens

Landlord-Tenant Rights & Responsibilities

The Lease
Evictions
Definition of rights & responsibilities of Landlord and Tenants
Making housing complaints

ENERGY

Appliance Repairs
Facts about Energy
Energy saving tips
Special Services for the elderly
How to estimate cost of operation of appliances
How to read meters
Rebates for the Elderly

Dealing with the Utility Companies

Third Party Notification
The Public Service Commission-Hearings on Complaints & Rates
Guidelines for making a consumer complaint
How rates are determined
Existing consumer advocate groups
How to protest energy costs
Other suggested pricing structures

POSSIBLE TOPICS IN CONSUMER EDUCATION FOR THE ELDERLY

THE LAW

Typical Legal Problems of the Elderly

Estate Planning
Responding to a Lawsuit
Debt Collection & other money problems
Inadequate or incompetent health care
Age Discrimination
Legal remedies for Housing Problems
Power of Attorney, Trusts, Conservatorship and Incompetency
Appeals procedures regarding income supplements (SSI, Social Security, etc.
Legal Rights of Nursing Home Patients

Legal Resources

Sources of low-cost help for legal problems
Choosing and working with a lawyer
How to complain about a lawyer
Local legal services
Small Claims Court procedures
Pre-paid legal services
Taking a legal action without a lawyer
How to collect a Judgment

Consumer Fraud and Deception

Health Frauds & quacks - vitamins, arthritis, cancer
Work at home schemes
Dance Studios
Unordered Merchandise
Bunco schemes
Con games
Land Sales
Investment fraud: Ponzi schemes, pyramid distributorships
Complaint procedures and consumer protection agencies
Free offers
Contests
Deceptive ads: Bait and switch, misrepresentation, sales, wholesale prices, mislabelling
Door to door sales and referral selling
Home improvement racket
Subscription sales

Laws Which Protect The Consumer

Warranties and guarantees
Three day cooling off period for door-to-door sales
Laws regarding mail order purchases
Land sales
Laws regarding defective products
Truth-in-Lending Act

POSSIBLE TOPICS IN CONSUMER EDUCATION FOR THE ELDERLY

HEALTH CARE

Health Maintenance and Preventive Health Care

Preventive medicine and good health habits
Common health problems of the elderly -- vision, hearing, fatigue, insomnia, appetite, breath, heart disease, hypertension, cancer, stroke, stress
Exercise to maintain health
Assertiveness and participation

Safety and Emergency Care

Common injuries and safety tips
Emergency phone numbers

Health and Medical Services

Choosing your doctor or hospital
Home health care
Mental health services
Dental care
Hearing loss and hearing aids
Eye care
How to donate a body or organs for transplantation
Second opinions for elective surgery
What to know about your diagnosis and treatment plan
Living will
Comprehensive services for the elderly
Nursing homes - how to evaluate and choose
Medical bills

Medication

What to know about prescription drugs
Prescription and non-prescription medication
Generic and brand name drugs
Insurance payments for medication
Choosing a pharmacy
Care in self-medication
Drug and alcohol abuse

Food and Nutrition

Relationship between health and nutrition in older people
Changing nutritional needs of the elderly
Guide to meeting your nutritional needs -- the 2-2-4-4- rule
Meal planning for one or two
Special diets
Food additives, vitamin myths, health or food fads
How to shop
Nutritional labelling
Changing eating habits

POSSIBLE TOPICS IN CONSUMER EDUCATION FOR THE ELDERLY

ECONOMICS

Your Retirement Income and Benefits

Medicare and medicaid -- eligibility and coverage
Social Security and supplemental security income
Food stamps
Part time employment
Annuities
Life insurance
Supplemental health insurance
Death benefits for surviving spouse

Planning Your Budget and use of Credit

Analyzing spending patterns
Obtaining and maintaining credit
Sources of credit
Credit terms and costs
Credit counseling
Debt collection
Bankruptcy
Consumer billing problems
Equal credit opportunity act
The fair credit reporting and billing act
Truth in lending

Taxes

Federal and State income taxes
Tax credits and benefits for the elderly
Getting help with tax returns
Real estate tax exemptions

NOV 13 1981

ERIC Clearinghouse for Junior Colleges
96 Powell Library Building
University of California
Los Angeles, California 90024